NOVA SCOTIA

1991

ANNUAL REPORT

ON THE BUSINESS OF INSURANCE

Prepared by

The Superintendent of Insurance

Financial Institutions and
Revenue Division

Nova Scotia

Department of
Consumer Affairs

NOVA SCOTIA

1991

ANNUAL REPORT

ON THE BUSINESS OF INSURANCE

The information contained in this report was compiled from the Annual Statements submitted to the Office of the Superintendent of Insurance.

92-07532/

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GENERAL SUMMARY 1991

The initial licensing of insurance companies was completed in 1991 following regulatory changes which became effective June 1, 1990. The number of insurance companies operating in the province during 1991 was 276 classed as follows:

Federally Incorporated	245
Extra-Provincial	19
Provincial	2
Fraternal Associations	6
Reciprocal Exchanges	4
	276

Eleven companies were licensed for the first time to operate in Nova Scotia:

Company	Jurisdiction of Incorporation
Canadian Trinity Life Insurance Company	Ontario
Community Newspapers Reciprocal Insurance Exchange	Reciprocal
Federated Insurance Company of Canada	Federal
Federated Life Insurance Company of Canada	Federal
First American Title Insurance Company	Federal
Lincoln National Life Insurance Company, The	Federal
Maritime Commercial Travellers' Association	Nova Scotia
Primerica Life Insurance Company of Canada	Federal
Primmum Insurance Company	Federal
Prudential Assurance Company of England Property and Casualty (Canada), The	Federal
Western Union Insurance Company	Alberta

Two companies ceased operations in Nova Scotia during 1991:

Company	Jurisdiction of Incorporation
Insurance Company of North America	Federal
Hanover Insurance Company	Federal

Total premiums for Life and Annuities paid by policyholders in 1991 were $432,286,000.

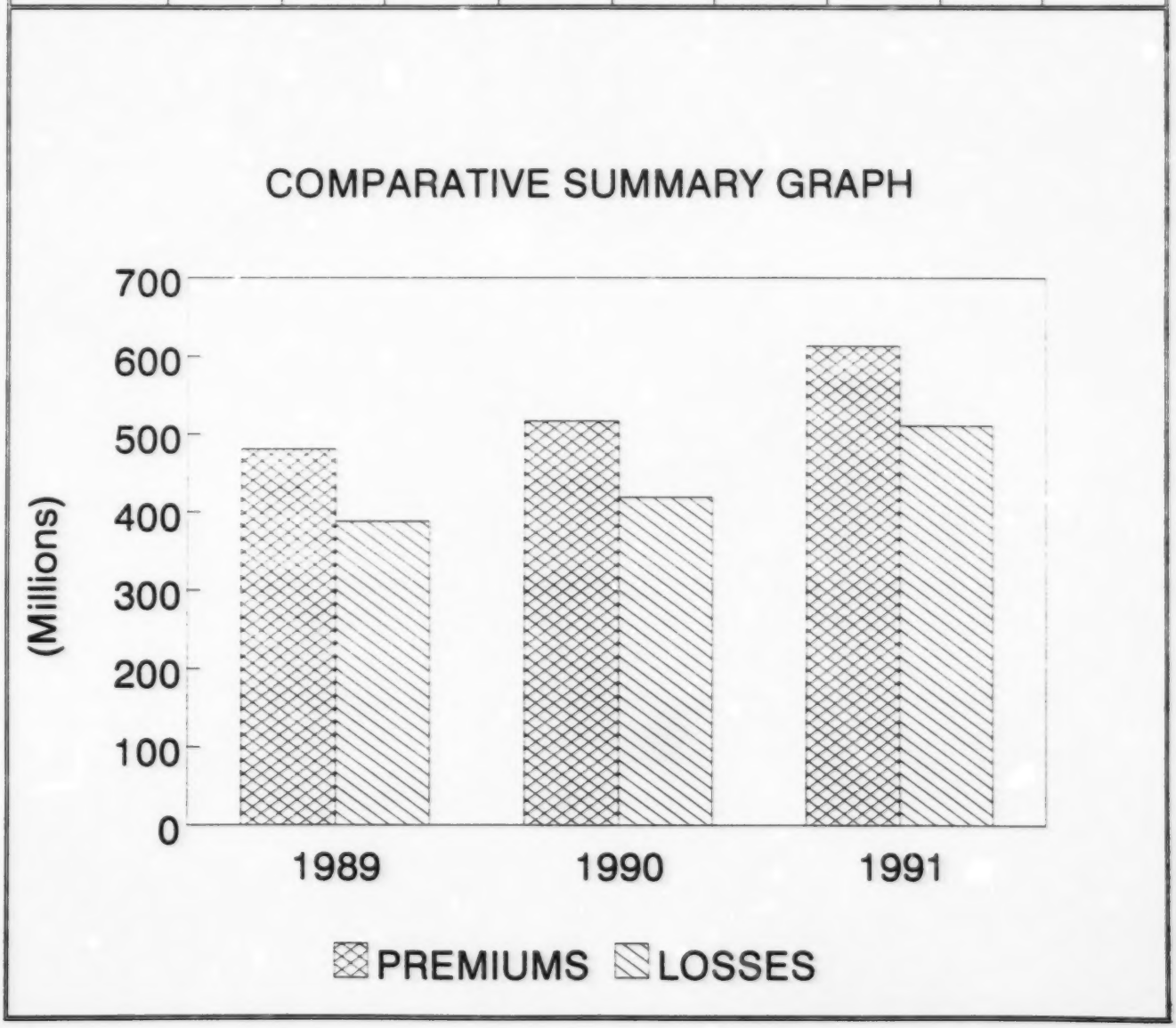
Other than Life premiums totalled $612,844,000 representing an increase of 18.4% over 1990 premiums of $517,205,000. The loss ratio on Other than Life escalated from 81% in 1990 to 87% in 1991. The most significant increase being noted in the Property class.

The number of agents licensed to conduct business in the province at December 31, 1991 totalled 3,033.

COMPARITIVE SUMMARY

TOTAL PREMIUMS AND LOSS RATIOS OTHER THAN LIFE ('000)

	1989			1990			1991		
Class	Premiums	Losses	Loss Ratio	Premiums	Losses	Loss Ratio	Premiums	Losses	Loss Ratio
Health	115,385	112,026	97%	136,521	107,044	78%	208,827	166,440	80%
Automobile	200,972	191,895	95%	219,249	198,132	90%	233,071	212,204	91%
Property	122,589	67,936	55%	125,429	86,474	69%	127,613	118,159	93%
Miscellaneous	41,987	16,402	39%	36,006	28,058	78%	43,333	38,704	89%
Totals	**480,933**	**388,259**	**81%**	**517,205**	**419,708**	**81%**	**612,844**	**535,507**	**87%**



LICENSED COMPANIES

INSURANCE COMPANIES LICENSED AT DECEMBER 31, 1991

License Codes

L	Life
H	Health - Accident & Sickness
A	Automobile
P	Property
M	Miscellaneous - aircraft, boiler and machinery, credit, fidelity, hail, legal expense, liability, marine, mortgage, surety or title (Note: "Miscellaneous" Class M - an insurer may be authorized to write any one, or more, of the lines indicted. For specific lines authorized in this Class M, verify with company license records.)
O	Other

Company Name	License Code	Jurisdiction of Incorporation
Abbey Life Insurance Company of Canada	LH	Federal
ACTRA Fraternal Benefit Society	LH	Federal
Aegon Insurance Company (U.K.) Limited	PM	Federal
Aetna Casualty and Surety Company	HAPM	Federal
Aetna Life Insurance Company	LH	Federal
Aetna Life Insurance Company of Canada	LH	Federal
Affiliated FM Insurance Company	PM	Federal
AFLAC Insurance Company of Canada	LH	Ontario
Alexander Hamilton Life Insurance Company of Canada	LH	Federal
Allendale Mutual Insurance Company	PM	Federal
Allstate Insurance Company	APM	Federal
Allstate Insurance Company of Canada	HAPM	Federal
Allstate Life Insurance Company	LH	Federal
Allstate Life Insurance Company of Canada	LH	Federal
Alta surety Company	M	Federal
American Bankers' Insurance Company of Florida	HPM	Federal
American Bankers' Life Assurance Company of Florida	LH	Federal
American Credit Indemnity Company	M	Federal
American Home Assurance Company	HAPM	Federal
American Income Life Insurance Company	LH	Federal
American Life Insurance Company	LH	Federal
AMEX Life Assurance Company	LH	Federal
American Road Insurance Company	APM	Federal
Antigonish Farmers' Mutual Fire Insurance Company	P	Federal
Arkwright Mutual Insurance Company	PM	Federal
Assumption Mutual Life Insurance Company	LH	N.B.
Avemco Insurance Company	HM	Federal

Company Name	License Code	Jurisdiction of Incorporation
AXA Insurance (Canada)	HAPM	Ontario
Balboa Life Insurance Company	LH	Federal
Bankers' Life and Casualty Company	LH	Federal
Blue Cross Life Insurance Company of Canada	LH	Federal
Blue Cross of Atlantic Canada	H	N.B.
Boiler Inspection and Insurance Company of Canada	M	Federal
British Aviation Insurance Company Limited	MO	Federal
Calvert Insurance Company	PM	Federal
Canada Life Assurance Company	LH	Federal
Canada Life Casualty Insurance Company	APM	Federal
Canadian Commerce Insurance Company	HAPM	Federal
Canadian General Insurance Company	APM	Federal
Canadian Foresters Life Insurance Society	LH	Federal
Canadian Group Underwriters Insurance Company	APM	Federal
Canadian Home Assurance Company	APM	Federal
Canadian Lawyers Insurance Association	M	Alberta
Canadian Millers' Mutual Fire Insurance Company	APM	Ontario
Canadian Provincial Insurance Company	HAPM	Federal
Canadian Surety Company	HAPM	Federal
Canadian Trinity Life Insurance Company	LH	Ontario
Canadian Universities Reciprocal Insurance Exchange	PM	Ontario
Centennial Insurance Company	APM	Federal
Chateau Insurance Company	HAPM	Federal
Chequers Insurance Company	APM	Federal
Chicago Title Insurance Company	M	Federal
Chrysler Insurance Company	APM	Federal
Chrysler Life Insurance Company of Canada	LH	Federal
Chubb Insurance Company of Canada	HAPM	Federal
Cigna Insurance Company of Canada	HAPM	Federal
Cigna Life Insurance Company of Canada	LH	Federal
Citadel General Assurance Company	HAPM	Federal
Citadel Life Assurance Company	LH	Federal
Clare Mutual Fire Insurance Company	PMO	Federal
College Retirement Equities Fund	L	Federal
Colonia Life Insurance Company	LH	Federal
Combined Insurance Company of America	LH	Federal
Commerce Group Insurance Company	APM	Federal
Commerce and Industry Insurance Company of Canada	HPM	Ontario
Commercial Travelers Mutual Insurance Company	H	Federal
Commercial Union Assurance Company plc	PM	Federal
Commercial Union Assurance Company of Canada	HAPM	Federal
Commercial Union Life Assurance Company of Canada	LH	Federal
Commonwealth Insurance Company	APM	Federal
Community Newspapers Reciprocal Insurance Exchange	M	Ontario

Company Name	License Code	Jurisdiction of Incorporation
Confederation Life Insurance Company	LH	Federal
Consolidated Life Assurance Company Limited	LH	Federal
Constitution Insurance Company of Canada	APM	Federal
Continental Assurance Company	LH	Federal
Continental Casualty Company	HAPM	Federal
Continental Insurance Company, The	APM	Federal
Continental Insurance Company of Canada, The	APM	Federal
Cooperants, Mutual Life Insurance Society	LH	Quebec
Co-operators General Insurance Company	HAPM	Federal
Co-operators Life Insurance Company	LH	Federal
Cornhill Insurance Company of Canada	HAPM	Federal
Coronation Insurance Company Limited	PM	Ontario
Coseco Insurance Company	APM	Federal
Credit Life Insurance Company, The	LH	Federal
Crown Life Insurance Company	LH	Federal
CUMIS General Insurance Company	HAPM	Federal
CUMIS Life Insurance Company	LH	Federal
CUNA Mutual Insurance Society	LH	Federal
Desjardins Life Assurance Company Inc.	LH	Quebec
Dominion Insurance Corporation, The	APM	Federal
Dominion of Canada General Insurance Company, The	HAPM	Federal
Eagle Star Insurance Company Limited	HAPM	Federal
Ecclasiastical Insurance Office, plc.	APM	Federal
Economical Mutual Insurance Company	APM	Federal
Electrical Workers' Benefit Association	L	Federal
Elite Insurance Company	APM	Federal
Empire Life Insurance Company, The	LH	Federal
Employers Insurance of Wausau, A Mutual Company	APM	Federal
Employers Reinsurance Corporation	M	Federal
Equitable Life Assurance Society of the United States, The	LH	Federal
Federal Insurance Company	HAPM	Federal
Federated Insurance Company of Canada	APM	Federal
Federated Life Insurance Company of Canada	LH	Federal
Federation Insurance Company of Canada	APM	Federal
Financial Life Assurance Company of Canada	LH	Federal
Fireman's Fund Insurance Company	APM	Federal
First American Title Insurance Company	M	Federal
First North American Insurance Company	HP	Federal
Ford Life Insurance Company	LH	Federal
GAN Canada Insurance Company	HAPM	Federal
General Accident Assurance Company of Canada, The	HAPM	Federal
General American Life Insurance Company	LH	Federal
Gerling Global General Insurance Company	PM	Ontario

Company Name	License Code	Jurisdiction of Incorporation
Gerling Global Life Insurance Company	LH	Ontario
Glacier National Life Assurance Company	LH	Federal
Globe Life Insurance Company	LH	Federal
Gore Mutual Insurance Company	HAPM	Federal
Grain Insurance and Guarantee Company	PM	Federal
Grand Orange Lodge of British America Benefit Fund	L	Federal
Great West Life Assurance Company, The	LH	Federal
Guarantee Company of North America, The	PM	Federal
Guardian Insurance Company of Canada	HAPM	Federal
Halifax Insurance Company, The	HAPM	Federal
Hartford Fire Insurance Company	HAPM	Federal
Hartford Insurance Company of Canada	HAPM	Federal
Healthcare Insurance Reciprocal of Canada	M	Ontario
Herald Insurance Company	APM	Federal
Home Insurance Company, The	HAPM	Federal
Imperial Life Assurance Company of Canada, The	LH	Federal
Independent Order of Foresters, The	LH	Federal
Industrial-Alliance Life Insurance Company	LH	Quebec
Jevco Insurance Company	APM	Federal
John Alden Life Insurance Company	LH	Federal
John Deere Insurance Company of Canada	HAPM	Federal
Kansa General International Insurance Company Ltd.	APM	Federal
Kent General Insurance Corporation	APM	Federal
Kings Mutual Insurance Company, The	P	Federal
Kingsway General Insurance Company	HAPM	Ontario
Knights of Columbus	L	Federal
Laurentian Casualty Company of Canada	APM	Federal
Laurentian Life Inc., The	LH	Quebec
Laurentian Life and Health Insurance Corporation	LH	Quebec
Laurentian Life Insurance Company of Canada	LH	Federal
Laurentian Pacific Insurance Company	M	Federal
Laurentian Shield Insurance Company, The	HAPM	Federal
Laurier Life Insurance Company	LH	Federal
Liberty Mutual Fire Insurance Company	HAPM	Federal
Liberty Mutual Insurance Company	HAPM	Federal
Life Insurance Company of North America	LH	Federal
Life Investors Insurance Company of America	LH	Federal
Lincoln National Life Insurance Company, The	LH	Federal
London & Midland General Insurance Company	HAPM	Federal
London Life Insurance Company	LH	Federal
Longroup Insurance Company	HAPM	Federal
Lumbermen's Mutual Casualty Company	APM	Federal
Lumbermen's Underwriting Alliance	PM	Federal

Company Name	License Code	Jurisdiction of Incorporation
Manufacturers Life Insurance Company, The	LH	Federal
Marine Indemnity Insurance Company of America	PM	Federal
Maritime Commercial Travellers' Association	L	N.S.
Maritime Life Assurance Company, The	LH	Federal
Maritime Medical Care Inc.	H	N.S.
Markel Insurance Company of Canada	APM	Federal
Massachusetts Indemnity & Life Insurance Company	LH	Federal
Metropolitan Insurance Company	APM	Federal
Metropolitan Life Insurance Company	LH	Federal
Metropolitan Life Insurance Company of Canada	LH	Federal
MIC Life Insurance Corporation	LH	Federal
Minnesota Mutual Life Insurance Company, The	L	Federal
Missisquoi Insurance Company, The	APM	Federal
Mortgage Insurance Company of Canada, The	M	Federal
Motors Insurance Corporation	APM	Federal
Mutual Life Assurance Company of Canada, The	LH	Federal
Mutual Life Insurance Company of New York, The	LH	Federal
Mutual of Omaha Insurance Company	LH	Federal
NAC Reinsurance Corporation	HAPM	Federal
NN Life Insurance Company of Canada	LH	Federal
National Fidelity Life Insurance Company	LH	Federal
National Life Assurance Company of Canada, The	LH	Federal
New Hampshire Insurance Company	HAPM	Federal
New Rotterdam Insurance Company	APM	Federal
New York Life Insurance Company	LH	Federal
New York Life Insurance Company of Canada	LH	Federal
Niagara Fire Insurance Company	APM	Federal
Non-Marine Underwriters, Members of Lloyd's London, England	HAPM	Federal
North American Life Assurance Company	LH	Federal
North American Life and Casualty Company	LH	Federal
North West Life Assurance Company of Canada, The	LH	Federal
Norwich Union Life Insurance Society Limited	L	Federal
Nova Scotia General Insurance Company	APM	Federal
Old Republic Insurance Company	APM	Federal
Order of United Commercial Travelers of America	H	Federal
Orion Insurance Company, plc	M	Federal
Pafco Insurance Company Limited	HAPM	Ontario
Paul Revere Life Insurance Company, The	LH	Federal
Pennsylvania Life Insurance Company	LH	Federal
Personal Insurance Company of Canada, The	APM	Federal
Phoenix Assurance Public Limited Company	PM	Federal
Phoenix Insurance Company, The	APMO	Federal
Phoenix Mutual Life Insurance Company	LH	Federal

Company Name	License Code	Jurisdiction of Incorporation
Pictou County Farmers' Mutual Fire Insurance Company	PM	Federal
Pierce National Life Insurance Company	L	Federal
Portage La Prairie Mutual Insurance Company, The	APM	Federal
Primerica Life Insurance Company of Canada	LH	Federal
Primmum Insurance Company	APM	Federal
Principal Mutual Life Insurance Company	LH	Federal
Protection Mutual Insurance Company	PM	Federal
Provident Life and Accident Insurance Company	LH	Federal
Prudasco Assurance Company	APM	Federal
Prudential of America General Insurance Company (Canada)	APM	Federal
Prudential Assurance Company Limited, The	LHAPM	Federal
Prudential Group Assurance Company of England (Canada), The	H	Federal
Prudential Insurance Company of America, The	LH	Federal
Prudential Life Assurance Company of England (Canada), The	LH	Federal
Prudential Assurance Company of England Property and Casualty (Canada)	HAPM	Federal
Prudential of America Life Insurance Company (Canada)	LH	Federal
Quebec Assurance Company	HAPM	Federal
Reliable Life Insurance Company	LH	Federal
Reliance Insurance Company	HAPM	Federal
Royal Exchange Assurance of America Inc.	PM	Federal
Royal Insurance Company of Canada	HAPM	Federal
Royal Life Insurance Company of Canada	L	Federal
Seaboard Life Insurance Company	LH	Federal
Seaboard Surety Company	M	Federal
Seaboard Surety Company of Canada	M	Federal
Security Insurance Company of Hartford	HPM	Federal
Security National Insurance Company	HAPM	Federal
Sentry Insurance, A Mutual Company	APM	Federal
Simcoe & Erie General Insurance Company	HAPM	Ontario
Skandia Group Insurance Company Limited	APM	Federal
Sovereign General Insurance Company, The	HAPM	Federal
Sovereign Life Insurance Company, The	LH	Federal
Standard Life Assurance Company	LH	Federal
Standard Life Assurance Company of Canada, The	L	Federal
Stewart Title Guaranty Company	M	Federal
Sumitomo Marine & Fire Insurance Company Limited	HAPM	Federal
Sun Alliance Insurance Company	HAPM	Federal
Sun Alliance and London Assurance Company (Canada)	LH	Federal
Sun Alliance and London Assurance Company Limited	L	Federal
Sun Life Assurance Company of Canada	LH	Federal
Switzerland General Insurance Company Limited	APM	Federal
St. Paul Fire and Marine Insurance Company	HAPM	Federal

Company Name	License Code	Jurisdiction of Incorporation
Teachers Insurance and Annuity Association of America	LH	Federal
Tokio Marine & Fire Insurance Company, The	APM	Federal
Toronto General Insurance Company	APM	Federal
Toronto Mutual Life Insurance Company	LH	Federal
Trade Indemnity plc	M	Federal
Traders General Insurance Company	HAPM	Federal
Trafalgar Insurance Company of Canada	HAPM	Federal
Transamerica Life Insurance Company of Canada	L	Federal
Transamerica Occidental Life Insurance Company	LH	Federal
Transit Insurance Company	APM	Federal
Transport Insurance Company	APM	Federal
Travelers Indemnity Company, The	HAPM	Federal
Travelers Insurance Company, The	LH	Federal
Underwriters Insurance Company	APM	Federal
Unifund Assurance Company	APM	Federal
United American Insurance Company	LH	Federal
United States Fidelity & Guaranty Company	PM	Federal
United States Fire Insurance Company	APM	Federal
UNUM Life Insurance Company	LH	Federal
UNUM Life Insurance Company of America	LH	Federal
Utica Mutual Insurance Company	APM	Federal
Victoria Insurance Company of Canada	APM	Federal
Voyageur Insurance Company	HP	Federal
Wawanesa Mutual Insurance Company, The	APM	Federal
Wawanesa Mutual Life Insurance Company, The	LH	Federal
Wellington Insurance Company	HAPM	Federal
Westbury Canadian Life Insurance Company	LH	Federal
Western Surety Company	M	Federal
Western Union Insurance Company	HAPM	Alberta
Yasuda Fire and Marine Insurance Company Limited	APM	Federal
Zurich Insurance Company	APM	Federal
Zurich Indemnity Company of Canada	HAPM	Federal
Zurich Life & Health Insurance Company of Canada	LH	Federal
Zurich Life Insurance Company of Canada	LH	Federal

LIFE INSURANCE

LIFE INSURANCE – PREMIUMS AND ANNUITIES

	Insurance Premiums			Consideration for Annuities			
Company	Ordinary ('000)	Group ('000)	Total ('000)	Ordinary ('000)	Group ('000)	Total ('000)	Grand Total ('000)
Abbey Life Insurance Company of Canada	116	433	549	1		1	550
Actra Fraternal Benefit Society	8		8			0	8
Aetna Life Insurance Company	4	19	23			0	23
Aetna Life Insurance Company of Canada	722	10	732	1,311	200	1,511	2,243
Alexander Hamilton Life Ins. Co. of America	1	679	680			0	680
Allstate Life Ins. Co. of Canada	689	163	852	1,397	54	1,451	2,303
American Bankers Life Assur. Co. of Florida		154	154			0	154
American Life Insurance Company	126	(1)	125			0	125
Amex Life Assurance Co.		4	4			0	4
Assumption Mutual Life Ins. Company	1,528	331	1,859	1,627	410	2,037	3,896
Balboa Life Insurance Co.		714	714			0	714
Blue Cross Life Ins. Co. of Canada	854	1,087	1,941			0	1,941
Canada Life Assurance Company	3,775	16,113	19,888	10,222	13,760	23,982	43,870
Canadian Foresters Life Ins. Society	72		72	130		130	202
Chrysler Life Ins Co. of Canada		(5)	(5)			0	(5)
Cignal Life Ins Company of Canada			0			0	0
Citadel Life Assurance Company	398	296	694	428	837	1,265	1,959
College Retirement Equities Fund			0	9	491	500	
Colonia Life Insurance Company	296		296	26		26	322
Combined Insurance Company of America	382	165	547			0	547

LIFE INSURANCE – PREMIUMS AND ANNUITIES

	Insurance Premiums			Consideration for Annuities			
Company	Ordinary ('000)	Group ('000)	Total ('000)	Ordinary ('000)	Group ('000)	Total ('000)	Grand Total ('000)
Commercial Union Life Assur. Co. of Canada	961	208	1,169	1,194		1,194	2,363
Confederation Life Insurance Company	3,421	2,245	5,666	5,387	62	5,449	11,115
Connecticut General Life Ins. Company			0			0	0
Consolidated Life Assurance Co. Ltd.		92	92			0	92
Co-operators Life Insurance Company	1,846	694	2,540	903	1,100	2,003	4,543
Credit Life Insurance Company		(1)	(1)			0	(1)
Croatian Fraternal Union of America			0			0	0
Crown Life Insurance Company	1,384	2,238	3,622	636	9,103	9,739	13,361
Cumis Life Insurance Company	151	2,374	2,525		446	446	2,971
Cuna Mutual Insurance Society	31		31			0	31
Desjardins Life Assurance Company	1	1	2	1		1	3
Electrical Workers Benefit Association	(11)		(11)			0	(11)
Empire Life Insurance Company	232	(16)	216	459	246	705	921
Equitable Life Assur. Society of the U.S.	5	3	8		(1)	(1)	7
Equitable Life Ins. Co. of Canada	36	5	41	35		35	76
Federated Life Ins. Co. of Canada	1		1			0	1
Financial Life Assur. Company of Canada	413		413	13		13	426
Ford Life Insurance Company		10	10			0	10
General American Life Insurance Company		3	3			0	3
Gerling Global Life Insurance Company	81,329		81,329			0	81,329

LIFE INSURANCE – PREMIUMS AND ANNUITIES

	Insurance Premiums			Consideration for Annuities			
Company	Ordinary ('000)	Group ('000)	Total ('000)	Ordinary ('000)	Group ('000)	Total ('000)	Grand Total ('000)
Glacier National Life Assurance Company	4		4			0	4
Globe Life Insurance Company	5	(1)	4			0	4
Grand Orange Lodge of B.A. Benefit Fund	1		1			0	1
Great–West Life Assur. Company Limited	4,097	5,529	9,626	10	4	14	9,640
Imperial Life Assur. Company of Canada	1,336	173	1,509	3,924	64	3,988	5,497
Industrial–Alliance Life Ins. Company	306	24	330	267	2,270	2,537	2,867
John Alden Life Insurance Company			0			0	0
John Hancock Mutual Life Ins. Company	1	22	23			0	23
Knights of Columbus	498		498			0	498
Laurentian Life Inc.	1	84	85	9518	4586	14,104	14,189
Laurentian Life Ins. Co. of Canada	180		180			0	180
Laurentian Life And Health Corporation	12		12	4		4	16
Laurier Life Insurance Company	202		202			0	202
Les Cooperants, Societe Mutuelle d'Assurance Vie	4	79	83	5		5	88
Life Insurance Company of North America		(1)	(1)			0	(1)
Life Investors Ins. Co. of America	310		310			0	310
London Life Insurance Company	15,788	2,917	18,705			0	18,705
Manufacturers Life Insurance Company	4,306	814	5,120	1,662	8,861	10,523	15,643
Maritime Life Assurance Company	5,984	5,204	11,188	12,531	19,134	31,665	42,853
Massachusetts Indemnity and Life Ins. Co.	676		676			0	676

LIFE INSURANCE – PREMIUMS AND ANNUITIES

	Insurance Premiums			Consideration for Annuities			
Company	Ordinary ('000)	Group ('000)	Total ('000)	Ordinary ('000)	Group ('000)	Total ('000)	Grand Total ('000)
Massachusetts Mutual Life Insurance Company		2	2		(1)	(1)	1
Metropolitan Life Insurance Company	6,233	623	6,856	3,243	188	3,431	10,287
Metropolitan Life Ins. Co. of Canada	4,101		4,101	305		305	4,406
MIC Life Insurance Corporation		113	113			0	113
Minnesota Mutual Life Ins. Company	7	3	10			0	10
Mutual Life Assurance Company of Canada	5,060	1,952	7,012	16,339	10	16,349	23,361
Mutual Life Insurance Company of New York	(1)		(1)			0	(1)
Mutual of Omaha Insurance Company	1,658	123	1,781	7	1	8	1,789
National Fidelity Life Insurance Company	9		9			0	9
National Life Assurance Company of Canada	2,176	893	3,069	491	3,830	4,321	7,390
New York Life Insurance Company	2,342	225	2,567	1		1	2,568
New York Life Insurance Company of Canada	1,098	16	1,114	1,032		1,032	2,146
NN Life Insurance Co.	1,300		1,300	518		518	1,818
North American Life Assurance Company	2,547	2,205	4,752	1,285	602	1,887	6,639
North American Life & Casualty Company	5		5			0	5
North West Life Assur. Company of Canada	9		9			0	9
Norwich Union Life Insurance Society	301	1	302	95		95	397
Paul Revere Life Insurance Company	9	5	14	2		2	16
Pennsylvania Life Insurance Company	140	1	141	42		42	183

LIFE INSURANCE – PREMIUMS AND ANNUITIES

	Insurance Premiums			Consideration for Annuities			
Company	Ordinary ('000)	Group ('000)	Total ('000)	Ordinary ('000)	Group ('000)	Total ('000)	Grand Total ('000)
Pierce National Life Insurance Company	644		644			0	644
Primerica Life Ins. Co. of Canada	40		40	1		1	41
Principal Mutual Life Insurance Co	2		2			0	2
Provident Life & Accident Ins. Company	(2,068)		(2,068)			0	(2,068)
Prudential Assurance Company Limited	5,580	1,201	6,781	211	2,744	2,955	9,736
Prudential Insurance Co. of America	4,738	2,557	7,295	2,584	264	2,848	10,143
Prudential Life Assur. Co. of England (Canada)	393	715	1,108	7,273	1,925	9,198	10,306
Prudential of America Life Ins. Co. (Canada)	1		1			0	1
Reliable Life Insurance Company	43	89	132			0	132
Royal Life Insurance Company of Canada	893	38	931	1,699		1,699	2,630
Royal Maccabees Life Insurance Co	1		1			0	1
Seaboard Life Insurance Company	133	1,492	1,625	78		78	1,703
Sovereign Life Insurance Company	799	212	1,011	1,002		1,002	2,013
Standard Life Assurance Company	2,254	183	2,437	9,441	5,091	14,532	16,969
State Farm Life Insurance Company	19		19			0	19
Sun Alliance & London Assurance Co. (Canada)	399		399	6		6	405
Sun Alliance & London Assurance Co. Limited	296	13	309			0	309
Sun Life Assurance Company of Canada	6,743	7,752	14,495	7,976	925	8,901	23,396
Teachers Ins. & Annuity Assoc. of America	7		7	(305)	496	191	198
Toronto Mutual Life Insurance Company	27		27	1		1	28

LIFE INSURANCE – PREMIUMS AND ANNUITIES

	Insurance Premiums			Consideration for Annuities			
Company	Ordinary ('000)	Group ('000)	Total ('000)	Ordinary ('000)	Group ('000)	Total ('000)	Grand Total ('000)
Transamerica Life Ins. Company of Canada	1,201		1,201	558	1	559	1,760
Transamerica Occidental Life Insurance Company	282	5	287			0	287
The Travelers Insurance Company		10	10			0	10
United American Insurance Company	4		4			0	4
United Transportation Union Ins. Association	2		2			0	2
UNUM Life Insurance Company	(1)		(1)			0	(1)
UNUM Life Ins. Co. of America	−1	1	0			0	0
Wawanesa Mutual Life Insurance Company	70	3	73	128		128	201
Westbury Canadian Life Insurance Company	436	1,079	1,515	552		552	2,067
Western Life Assurance Company	52		52			0	52
Zurich Life & Health Ins. Co. of Canada		163	163			0	163
Zurich Life Insurance Company of Canada	946		946	69	301	370	1,316
TOTALS	**183,411**	**64,537**	**247,948**	**106,334**	**78,004**	**184,338**	**432,286**

LIFE INSURANCE – POLICIES AND INSURANCE IN FORCE

Company	Type of Insurance	Policies in Force Beginning of Year		New Policies and Additions		Policies in Force End of Year	
		Number	Amount ('000)	Number	Amount ('000)	Number	Amount ('000)
Abbey Life Insurance Company of Canada	Ordinary	115	17,633	(14)	(1,734)	101	15,899
	Group		102,793		37,167	0	139,960
Actra Fraternal Benefit Society	Ordinary	250	2,598	(29)	(210)	221	2,388
	Group					0	0
Aetna Life Insurance Company	Ordinary	14	107	(1)	(5)	13	102
	Group	3	7,618		(2,953)	3	4,665
Aetna Life Insurance Company of Canada	Ordinary	3,071	122,708	(62)	12,939	3,009	135,647
	Group	36	64,483	(2)	(29,883)	34	34,600
Alexander Hamilton Life Ins. Co. of America	Ordinary	2	37		10	2	47
	Group	8,018	56,275	1,312	(7,763)	9,330	48,512
Allstate Life Ins. Co. of Canada	Ordinary	3,030	105,760	5	1	3,035	105,761
	Group		39,272		6	0	39,278
American Bankers Life Assur. Co. of Florida	Ordinary					0	0
	Group		10,816		3,745	0	14,561
American Life Insurance Company	Ordinary	196	31,853	(20)	(2,705)	176	29,148
	Group	8	68	(3)	(28)	5	40
Amex Life Assurance Co.	Ordinary					0	0
	Group	6	1	(1)		5	1
Assumption Mutual Life Ins. Company	Ordinary	3,938	131,084	152	22,859	4,090	153,943
	Group	51	71,313	21	15,858	72	87,171
Balboa Life Insurance Co.	Ordinary					0	0
	Group	2	45,227		1,114	2	46,341
Blue Cross Life Ins. Co. of Canada	Ordinary	2,769	42	107	(3)	2,876	39
	Group	10,866	368	8	22	10,874	390
Canada Life Assurance Company	Ordinary	12,353	405,592	(445)	10,868	11,908	416,460
	Group	182	818,501	(10)	1,899,291	172	2,717,792
Canadian Foresters Life Ins. Society	Ordinary	800	6,236	(84)	(704)	716	5,532
	Group					0	0
Chrysler Life Ins Co. of Canada	Ordinary					0	0
	Group	429	2,823	(158)	(1,614)	271	1,209
Cigna Life Ins Company of Canada	Ordinary					0	0
	Group		1,272		141	0	1,413
Citadel Life Assurance Company	Ordinary	999	59,212	2	3,124	1,001	62,336
	Group	113	161,541	(8)	(56,530)	105	105,011
Colonia Life Insurance Company	Ordinary	737	62	(33)	(4)	704	58
	Group					0	0
Combined Insurance Company of America	Ordinary	4,417	15,137	(419)	(1,678)	3,998	13,459
	Group	225	3,817	349	4,906	574	8,723
Commercial Union Life Assur. Co. of Canada	Ordinary	2,566	209,397	24	6,848	2,590	216,245
	Group	9,677	90,817	329	(13,609)	10,006	77,208

LIFE INSURANCE – POLICIES AND INSURANCE IN FORCE

Company	Type of Insurance	Policies in Force Beginning of Year		New Policies and Additions		Policies in Force End of Year	
		Number	Amount ('000)	Number	Amount ('000)	Number	Amount ('000)
Confederation Life Insurance Company	Ordinary	6,465	397,501	82	32,967	6,547	430,468
	Group	39	1,315,505	(4)	119,702	35	1,435,207
Connecticut General Life Ins. Company	Ordinary					0	0
	Group					0	0
Consolidated Life Assurance Co. Ltd.	Ordinary					0	0
	Group			2,465	10	2,465	10
Co-operators Life Insurance Company	Ordinary	10,109	337,935	(955)	5,249	9,154	343,184
	Group	36	392,055	10	74,232	46	466,287
Credit Life Insurance Company	Ordinary					0	0
	Group	339	1,614	(155)	(1,013)	184	601
Croatian Fraternal Union of America	Ordinary	88	268,540			88	268,540
	Group					0	0
Crown Life Insurance Company	Ordinary	5,586	175,116	(39)	9,646	5,547	184,762
	Group	212	455,723	24	67,512	236	523,235
Cumis Life Insurance Company	Ordinary	2,351	65,871	(975)	(33,527)	1,376	32,344
	Group	216	383,964	(1)	(4,237)	215	379,727
Cuna Mutual Insurance Society	Ordinary	755	2,231	(40)	(133)	715	2,098
	Group					0	0
Desjardins Life Assurance Company	Ordinary	63	1,485	8	499	71	1,984
	Group		15,685			0	15,685
Electrical Workers Benefit Association	Ordinary	1,283	3,079	(51)	(122)	1,232	2,957
	Group					0	0
Empire Life Insurance Company	Ordinary	1,112	27,450	8	5,549	1,120	32,999
	Group	7	17,622		(11,098)	7	6,524
Equitable Life Assur. Society of the U.S.	Ordinary	7	351	(1)	1	6	352
	Group	1	4,517		(3,840)	1	677
Equitable Life Ins. Co. of Canada	Ordinary	196	4,297	4	1,211	200	5,508
	Group		2,760		1,252	0	4,012
Federated Life Ins. Co. of Canada	Ordinary	2	29	5	215	7	244
	Group					0	0
Financial Life Assur. Company of Canada	Ordinary	671	46,464	(8)	11,697	663	58,161
	Group					0	0
Ford Life Insurance Company	Ordinary					0	0
	Group	319	3,536	(69)	(1,057)	250	2,479
General American Life Insurance Company	Ordinary					0	0
	Group		1,085		45	0	1,130
Gerling Global Life Insurance Company	Ordinary	67	7,896	38	7,400	105	15,296
	Group					0	0
Glacier National Life Assurance Company	Ordinary	94	553	1	2	95	555
	Group					0	0

LIFE INSURANCE – POLICIES AND INSURANCE IN FORCE

Company	Type of Insurance	Policies in Force Beginning of Year		New Policies and Additions		Policies in Force End of Year	
		Number	Amount ('000)	Number	Amount ('000)	Number	Amount ('000)
Globe Life	Ordinary	49	747	(4)	(263)	45	484
Insurance Company	Group	2	182		(46)	2	136
Grand Orange Lodge of	Ordinary	45	129	(1)	23	44	152
B.A. Benefit Fund	Group					0	0
Great–West Life Assur.	Ordinary	11,582	896,402	493	85,962	12,075	982,364
Company Limited	Group	176	1,945,256	1	27,861	177	1,973,117
Imperial Life Assur.	Ordinary	5,203	165,212	(624)	(20,058)	4,579	145,154
Company of Canada	Group	25	28,658	23	157,388	48	186,046
Industrial–Alliance	Ordinary	850	49,374	219	18,558	1,069	67,932
Life Ins. Company	Group		5,472		92	0	5,564
John Alden Life	Ordinary	1	10			1	10
Insurance Company	Group					0	0
John Hancock Mutual	Ordinary	13	78	1	12	14	90
Life Ins. Company	Group		1,974		(53)	0	1,921
Knights of	Ordinary	2,052	44,716	127	4,582	2,179	49,298
Columbus	Group					0	0
Laurentian Life	Ordinary			4	195	4	195
Inc.	Group	24	28,659	24	119,354	48	148,013
Laurentian Life	Ordinary	852	15	(55)	(2)	797	13
Ins. Co. of Canada	Group					0	0
Laurentian Life	Ordinary	84	2,388	(6)	(54)	78	2,334
And Health Corporation	Group					0	0
Laurier Life	Ordinary	770	49,958	(33)	972	737	50,930
Insurance Company	Group					0	0
Les Cooperants, Societe	Ordinary	92	640	(4)	9	88	649
Mutuelle d'Assurance Vie	Group		19,992		(11,484)	0	8,508
Life Insurance Company	Ordinary					0	0
of North America	Group		950			0	950
Life Investors Ins. Co.	Ordinary					0	0
of America	Group	1,320	17,193	650	4,173	1,970	21,366
London Life	Ordinary	83,607	2,023,373	(102)	84,351	83,505	2,107,724
Insurance Company	Group	331	916,300	(22)	(29,895)	309	886,405
Manufacturers Life	Ordinary	12,539	441,193	(292)	38,542	12,247	479,735
Insurance Company	Group	225	217,567	(10)	(15,330)	215	202,237
Maritime Life	Ordinary	10,307	728,073	(218)	49,314	10,089	777,387
Assurance Company	Group	87	2,159,556	(6)	108,119	81	2,267,675
Massachusetts Indemnity	Ordinary	1,235	207,521	(171)	(24,987)	1,064	182,534
and Life Ins. Co.	Group					0	0
Massachusetts Mutual	Ordinary	1	7			1	7
Life Ins. Co.	Group	6	1,127	1	(625)	7	502
Metropolitan Life	Ordinary	50,536	418,019	(3,222)	(26,563)	47,314	391,456

LIFE INSURANCE – POLICIES AND INSURANCE IN FORCE

Company	Type of Insurance	Policies in Force Beginning of Year		New Policies and Additions		Policies in Force End of Year	
		Number	Amount ('000)	Number	Amount ('000)	Number	Amount ('000)
Insurance Company	Group	11,880	216,035	(1,543)	(132)	10,337	215,903
Metropolitan Life Ins. Co. of Canada	Ordinary	7,445	544,600	892	6,362,110	8,337	6,906,710
	Group					0	0
MIC Life Insurance Corporation	Ordinary					0	0
	Group	7,292	64,204	(2,861)	(35,904)	4,431	28,300
Minnesota Mutual Life Ins. Company	Ordinary	1	17	(1)	(17)	0	0
	Group	7	156	3	171	10	327
Mutual Life Assurance Company of Canada	Ordinary	22,504	1,087,417	(145)	58,644	22,359	1,146,061
	Group	118	696,237	(3)	(54,336)	115	641,901
Mutual Life Insurance Company of New York	Ordinary	10	47	(2)	7	8	54
	Group		1,306		(1,306)	0	0
Mutual of Omaha Insurance Company	Ordinary	4,762	122,540	(31)	(1,452)	4,731	121,088
	Group	3	23,730		3,059	3	26,789
National Fidelity Life Insurance Company	Ordinary	5	230	(1)	(11)	4	219
	Group					0	0
National Life Assurance Company of Canada	Ordinary	3,682	215,895	(98)	12,548	3,584	228,443
	Group	53	212,003	(4)	2,581	49	214,584
New York Life Insurance Company	Ordinary	7,015	321,730	(585)	(31,316)	6,430	290,414
	Group		295,196		40,699	0	335,895
New York Life Insurance Company of Canada	Ordinary	696	84,704	445	43,550	1,141	128,254
	Group	7	3,078	(1)	(940)	6	2,138
NN Life Insurance Co.	Ordinary	3,217	187,232	(261)	(6,880)	2,956	180,352
	Group					0	0
North American Life Assurance Company	Ordinary	5,130	272,497	6	28,765	5,136	301,262
	Group	17	375,341	13	55,276	30	430,617
North American Life & Casualty Company	Ordinary	105	378	(10)	(56)	95	322
	Group					0	0
North West Life Assur. Company of Canada	Ordinary	46	1,916	(5)	514	41	1,402
	Group					0	0
Norwich Union Life Insurance Society	Ordinary	800	26,273	291	(328)	1,091	25,945
	Group					0	0
Paul Revere Life Insurance Company	Ordinary	21	2,581	13	372	34	2,953
	Group	2	3,391	1	(371)	3	3,020
Pennsylvania Life Insurance Company	Ordinary	685	12,293	(43)	(637)	642	11,656
	Group		322		(45)	0	277
Pierce National Life Insurance Company	Ordinary	1,100	3,156	542	1,674	1,642	4,830
	Group					0	0
Primerica Life Ins. Co. of Canada	Ordinary	393	64,601	82	15,753	475	80,354
	Group					0	0
Principal Mutual Life Insurance Co	Ordinary					0	0
	Group					0	0

LIFE INSURANCE – POLICIES AND INSURANCE IN FORCE

Company	Type of Insurance	Policies in Force Beginning of Year		New Policies and Additions		Policies in Force End of Year	
		Number	Amount ('000)	Number	Amount ('000)	Number	Amount ('000)
Provident Life &	Ordinary					0	0
Accident Ins. Company	Group		4,301		(435)	0	3,866
Prudential Assurance	Ordinary	13,530	563,970	282	55,751	13,812	619,721
Company Limited	Group	8	571,313	1	44,930	9	616,243
Prudential Insurance	Ordinary	39,060	438,422	(550)	9,019	38,510	447,441
Co. of America	Group	67	1,350,766	(8)	130,550	59	1,481,316
Prudential Life Assur.	Ordinary	662	89,913	107	19,713	769	109,626
Co. of England (Canada)	Group	33	42,816	11	22,758	44	65,574
Prudential of America	Ordinary			1	225	1	225
Life Ins. Co. (Canada)	Group					0	0
Reliable Life	Ordinary	30	3,964	6	2,933	36	6,897
Insurance Company	Group		23,750		2,313	0	26,063
Royal Life Insurance	Ordinary	2,824	111,652	24	9,604	2,848	121,256
Company of Canada	Group		10,464		1,054	0	11,518
Royal Maccabees	Ordinary	11	15	(1)		10	15
Life Insurance Co	Group					0	0
Seaboard Life	Ordinary	197	17,521			197	17,521
Insurance Company	Group	116	189,221			116	189,221
Sovereign Life	Ordinary	3,198	108,529	(88)	3,025	3,110	111,554
Insurance Company	Group	10	9,407		3,927	10	13,334
Standard Life	Ordinary	6,416	305,663	(200)	1,753	6,216	307,416
Assurance Company	Group	51	54,799	20	16,819	71	71,618
State Farm Life	Ordinary	126	3,557			126	3,557
Insurance Company	Group					0	0
Sun Alliance & London	Ordinary	1,347	84,770	870	40,643	2,217	125,413
Assurance Co. (Canada)	Group					0	0
Sun Alliance & London	Ordinary	987	47,643	(987)	(47,643)	0	0
Assurance Co. Limited	Group		4,900		(4,900)	0	0
Sun Life Assurance	Ordinary	18,979	808,416	(202)	44,398	18,777	852,814
Company of Canada	Group	258	2,381,313	(8)	164,262	250	2,545,575
Teachers Ins. & Annuity	Ordinary	18	484	(2)	(20)	16	464
Assoc. of America	Group					0	0
Toronto Mutual Life	Ordinary	220	4,057	(6)	438	214	4,495
Insurance Company	Group					0	0
Transamerica Life Ins.	Ordinary	2,552	259,330	145	37,379	2,697	296,709
Company of Canada	Group					0	0
Transamerica Occidental Life	Ordinary	571	26,999	(49)	(849)	522	26,150
Insurance Company	Group	78	15,447		(9,610)	78	5,837
Travelers Insurance	Ordinary					0	0
Company, The	Group	2	11,831		(2,611)	2	9,220
					(2,611)		

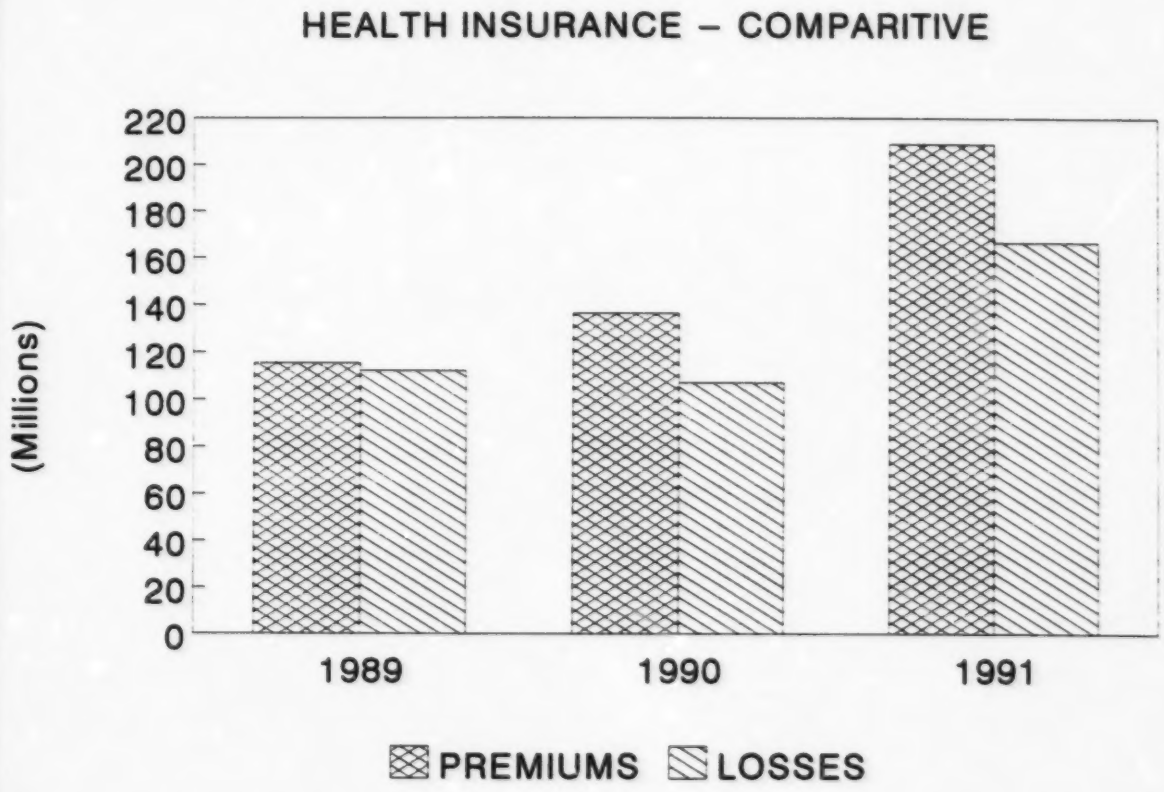
LIFE INSURANCE – POLICIES AND INSURANCE IN FORCE

Company	Type of Insurance	Policies in Force Beginning of Year		New Policies and Additions		Policies in Force End of Year	
		Number	Amount ('000)	Number	Amount ('000)	Number	Amount ('000)
United American Insurance Company	Ordinary	22	49	(1)	4	21	53
	Group					0	0
United Transportation Union Ins. Association	Ordinary	15	204	(2)	(1)	13	203
	Group					0	0
UNUM Life Insurance Company	Ordinary	3	7			3	7
	Group					0	0
UNUM Life Ins. Co. of America	Ordinary	3	7			3	7
	Group	12	500	(9)	(268)	3	232
Wawanesa Mutual Life Insurance Company	Ordinary	191	10,204	45	4,098	236	14,302
	Group		1,630		(274)	0	1,356
Westbury Canadian Life Insurance Company	Ordinary	883	123,109	(20)	(6,043)	863	117,066
	Group	25,564	224,393	(3,828)	(7,381)	21,736	217,012
Western Life Assurance Company	Ordinary	112	5,049	(4)	1,089	108	6,138
	Group					0	0
Zurich Life & Health Ins. Co. of Canada	Ordinary					0	0
	Group	56	23,980	(9)	5,254	47	29,234
Zurich Life Insurance Company of Canada	Ordinary	2,661	198,629	5	6,121	2,666	204,750
	Group	1	602		213	1	815
TOTALS	**Ordinary**	**396,159**	**13,638,682**	**(6,166)**	**6,965,295**	**389,993**	**20,602,949**
	Group	**78,616**	**16,226,389**	**(3,457)**	**2,826,285**	**75,159**	**19,052,674**

HEALTH-
ACCIDENT & SICKNESS
INSURANCE

HEALTH – ACCIDENT AND SICKNESS

1989			1990			1991		
Premiums	Losses	Loss Ratio	Premiums	Losses	Loss Ratio	Premiums	Losses	Loss Ratio
115,385,000	112,026,000	97%	136,521,000	107,044,000	78%	208,827,000	166,440,000	80%



HEALTH – ACCIDENT AND SICKNESS – 1991

Company	Direct Premiums	Direct Losses	Loss Ratio
Abbey Life Insurance Company of Canada	41,149	33,799	82%
Actra Fraternal Benefit Society	30,383	29,595	97%
Aetna Life Insurance Company	103,224	246,158	238%
Aetna Life Insurance Company of Canada	1,467,820	1,738,389	118%
Alexander Hamilton Life Ins. Company of America	806,118	675,275	84%
Allstate Insurance Company of Canada	302,407	83,000	27%
Allstate Life Ins. Co. of Canada	470,005	589,134	125%
American Bankers Insurance Company of Florida	183,000	55,000	30%
American Bankers Life Assurance Co. of Florida	36,844	10,038	27%
American Home Assurance Company	15,382	(4,000)	
American Life Insurance Company	95,370	38,743	41%
Amex Life Assurance Company	150,132	27,000	18%
Assumption Mutual Life Insurance Company	886,725	290,789	33%
Blue Cross Life Insurance Company of Canada	1,684,570	1,151,318	68%
Blue Cross of Atlantic Canada	30,592,609	32,093,276	105%
Canada Life Assurance Company	15,924,035	20,437,678	128%
Chrysler Life Insurance Company of Canada	(3,815)	31,160	
Chubb Insurance Company of Canada	400	0	
Cigna Insurance Company of Canada	21,000	11	
Cigna Life Insurance Company of Canada	15,367	104,014	677%
Citadel General Assurance Company	3,529,449	2,081,000	59%
Citadel Life Assurance Company	690,543	790,444	114%
Combined Insurance Company of America	4,081,169	1,590,072	39%
Commercial Travelers Mutual Insurance Company	10,203	6,816	67%
Commercial Union Assurance Company of Canada	43,000	3,000	7%
Commercial Union Life Assurance Company of Canada	727,374	274,166	38%
Confederation Life Insurance Company	11,177,983	6,621,051	59%
Connecticut General Life Insurance Company	867	0	
Consolidated Life Assurance Company Limited	84,000	0	
Co-operators General Insurance Company	67,000	45,000	67%

HEALTH – ACCIDENT AND SICKNESS – 1991

Company	Direct Premiums	Direct Losses	Loss Ratio
Co–operators Life Insurance Company	1,584,688	1,130,118	71%
Co–operants Society Mutuelle	23,000	5,000	22%
Credit Life Insurance Company	0	5,834	
Crown Life Insurance Company	8,964,718	9,572,586	107%
Cumis General Insurance Company	21,000	1,000	5%
Cumis Life Insurance Company	2,376,185	2,463,677	104%
Cuna Mutual Insurance Society	0	1,000	
Desjardins Life Assurance Company	250,000	0	
Eagle Star Insurance Company Limited	11,000	0	
Empire Life Insurance Company	7,997	130,619	1633%
Equitable Life Assurance Society of the U.S.	73,089	0	
Equitable Life Insurance Company of Canada	113,646	112,006	99%
Financial Life Ins. Co. of Canada	4,896	11,488	235%
First North American Insurance Company	1,827,537	1,232,199	67%
Ford Life Insurance Company	1,744	197,655	11333%
General American Life Insurance Company	27,313	0	
Glacier National Life Assurance Company	38,000	30,000	79%
Granite Insurance Company (PAFCO Int. Ins. Co.)	(4,000)	34,000	
Great–West Life Assurance Company	12,906,000	19,712,000	153%
Guardian Insurance Company Of Canada	1,000	0	
Halifax Insurance Company	2,000	0	
Hartford Fire Insurance Company	80,000	7,000	9%
Imperial Life Assurance Company of Canada	566,833	420,762	74%
Industrial–Alliance Life Assurance Company	69,000	223,000	323%
John Alden Life Insurance Company	0	1,992	
John Deere Insurance Company of Canada	3,000	0	
John Hancock Mutual Life Insurance Company	35,799	36,266	101%
Laurentian Shield Insurance Company.	105,000	99,000	94%
Laurentian Life Insurance Company of Canada	180,834	67,763	37%
Laurentian Life Inc.	359,000	5,000	1%
Laurier Life Insurance Company	4,170	657	16%

HEALTH – ACCIDENT AND SICKNESS – 1991

Company	Direct Premiums	Direct Losses	Loss Ratio
Liberty Mutual Insurance Company	65	0	
Life Insurance Company of North America	0	(9,000)	
Life Investors Ins. Co. of America	209,000	221,000	106%
London Life Insurance Company	7,212,897	8,871,156	123%
London & Midland General Insurance Company	1,115,015	1,005,000	90%
Manufacturers Life Insurance Company	3,295,641	4,302,795	131%
Maritime Life Assurance Company	12,604,458	9,278,885	74%
Maritime Medical Care Inc.	37,274,000	0	
Massachusetts Indemnity & Life Insurance Company	4,686	0	
Massachusetts Mutual Life Insurance Company	403	3,000	744%
Metropolitan Life Insurance Company	2,395,116	2,985,240	125%
MIC Life Insurance Corporation	300	282	94%
Mutual Life Assurance Company of Canada	4,423,730	4,975,923	112%
Mutual Life Insurance Company of New York	3,078	0	
Mutual of Omaha Insurance Company	1,653,323	1,321,605	80%
NN Life Insurance Company	25,874	0	
National Fidelity Life Insurance Company	20,760	1,305	6%
National Life Assurance Company of Canada	1,296,085	891,809	69%
New York Life Insurance Company	98,223	121,471	124%
New York Life Insurance Company of Canada	13,676	11,332	83%
Non–Marine Underwriters, Members of Lloyds	78,197	36,000	46%
North American Life Assurance Company	309,590	496,812	160%
Paul Revere Life Insurance Company	2,023,392	3,456,700	171%
Pennsylvania Life Insurance Company	1,728,008	961,219	56%
Principal Mutual Life Insurance Company	0	0	
Provident Life & Accident Insurance Company	7,185	7,354	102%
Prudential Assurance Company Limited	318,557	642,153	202%
Prudential Group Ass. Co. of England (Canada), The	2,144,873	2,172,051	101%
Prudential Insurance Company of America	2,370,785	9,104,258	384%
Reliable Life Insurance Company	34,961	62,838	180%
Royal Insurance Company of Canada	11,000	2,000	18%

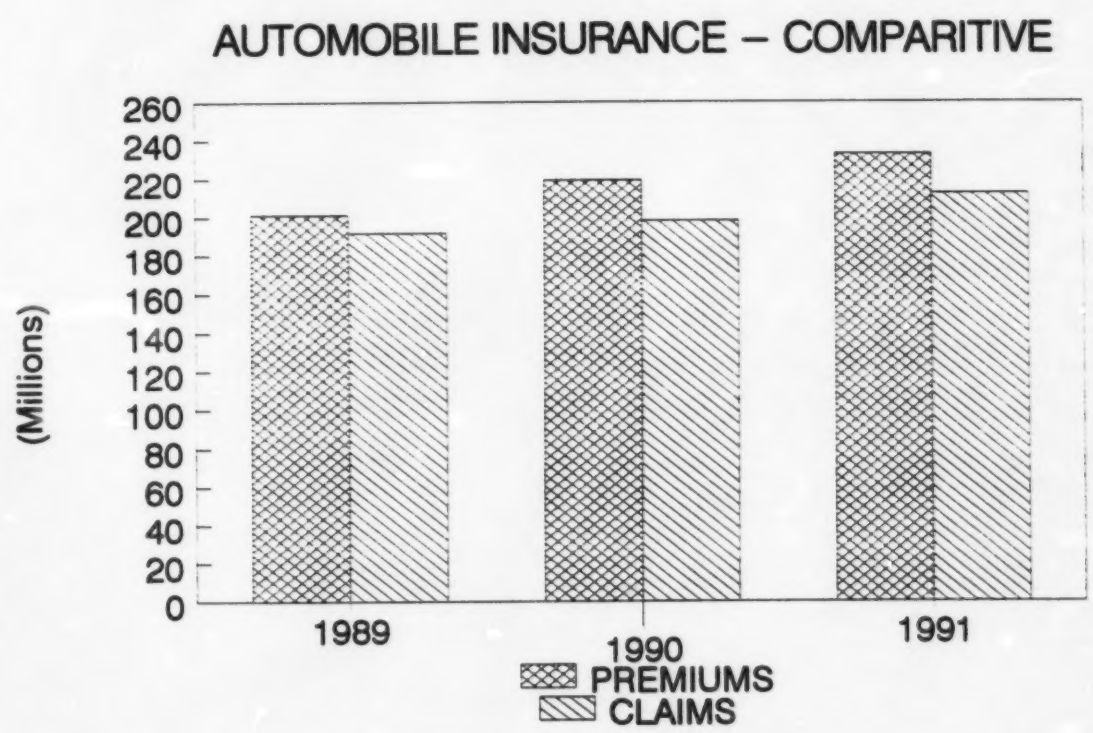
HEALTH – ACCIDENT AND SICKNESS – 1991

Company	Direct Premiums	Direct Losses	Loss Ratio
Seaboard Life Insurance Company	1,196,927	1,500,961	125%
Sovereign General Insurance Company	69,000	6,000	9%
Sovereign Life Insurance Company	269,571	111,142	41%
Standard Life Assurance Company	1,095,805	676,199	62%
Sun Alliance Insurance Company	4,000	0	
Sun Alliance & London Assurance Company (Canada)	70,070	0	
Sun Life Assurance Company of Canada	17,367,986	2,610,439	15%
The Order of United Comm. Travelers of America	32,132	1,433	4%
Toronto Mutual Life Insurance Company	3,745	0	
Transamerica Occidental Life Insurance Company	2,302	367,258	15954%
Travelers Insurance Company	98,002	61,878	63%
UNUM Life Insurance Company	784,309	790,295	101%
UNUM Life Insurance Company of America	2,705	790,604	29228%
United American Insurance Company	258	0	
United Transportation Union Insurance Association	1,312	18,000	1372%
Voyageur Insurance Company	1,878,000	649,000	35%
Wawanesa Mutual Life Insurance Company	7,164	60,200	840%
Westbury Canadian Life Insurance Company	1,532,733	2,219,851	145%
Western Life Assurance Company	539	0	
Zurich Indemnity Company of Canada	21,955	11,000	50%
Zurich Life & Health Insurance Company of Canada	848,340	903,159	106%
Zurich Life Insurance Company of Canada	0	96,640	
TOTAL	**208,827,495**	**166,339,795**	**80%**

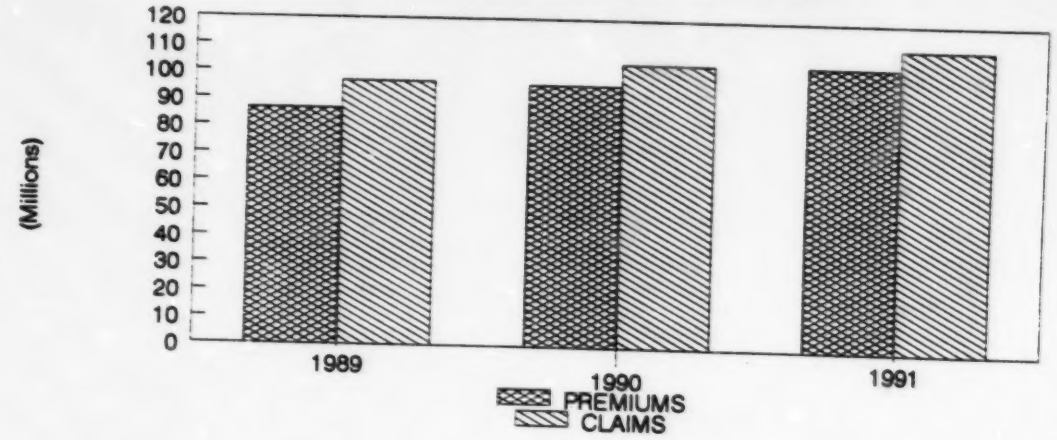
AUTOMOBILE INSURANCE

AUTOMOBILE INSURANCE – COMPARITIVE

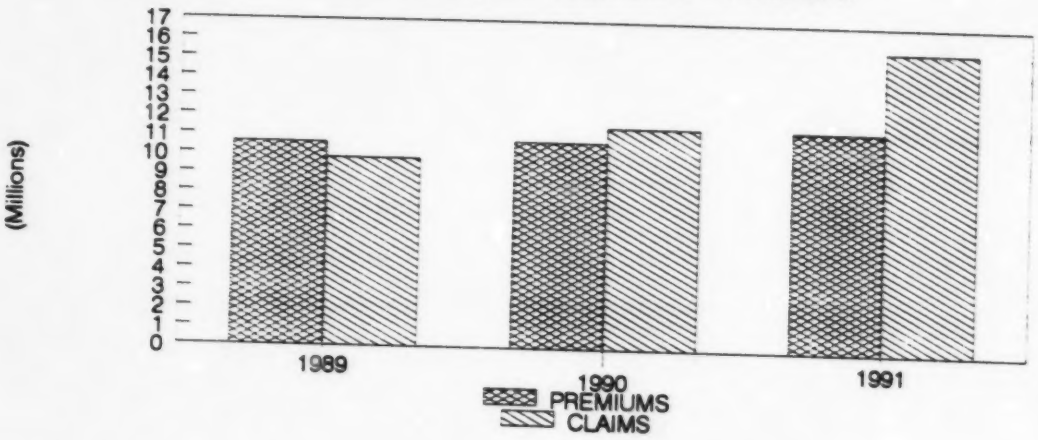
	1989			1990			1991		
Type	Premiums	Claims	Loss Ratio	Premiums	Claims	Loss Ratio	Premiums	Claims	Loss Ratio
Liability	86,381	96,531	112%	95,566	103,789	109%	103,614	110,859	107%
Accident	10,560	9,783	93%	10,697	11,501	108%	11,457	15,694	137%
Other	104,031	85,581	82%	112,986	82,842	73%	118,000	85,651	73%
Total	200,972	191,895	95%	219,249	196,132	90%	233,071	212,204	91%



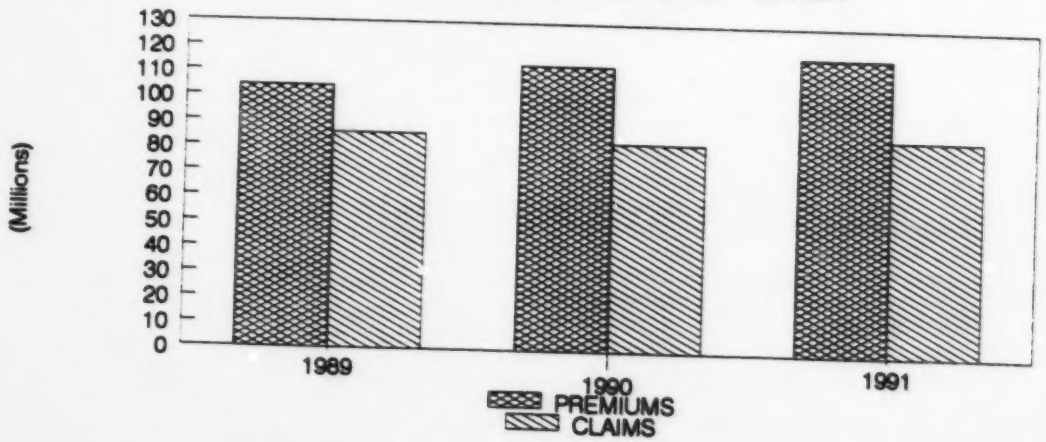
AUTOMOBILE INSURANCE – LIABILITY



AUTOMOBILE INSURANCE – ACCIDENT



AUTOMOBILE INSURANCE – OTHER



AUTOMOBILE INSURANCE – 1991

Company		Section A Liability ('000)	Section B Accident Benifits ('000)	Section C Other ('000)	TOTALS ('000)	Overall Loss Ratio
Aetna Casualty & Surety Company	Direct Premiums Written	40	0	0	40	
	Direct Claims Incurred	21	0	0	21	53%
Allstate Insurance Company of Canada	Direct Premiums Written	4,021	425	3,954	8,400	
	Direct Claims Incurred	4,740	354	2,717	7,811	93%
American Home Assurance Company	Direct Premiums Written	0	0	0	0	
	Direct Claims Incurred	(2)	0	(50)	(52)	
American Road Insurance Company	Direct Premiums Written	0	0	149	149	
	Direct Claims Incurred	0	0	85	85	57%
AXA Home Insurance Company	Direct Premiums Written	(6)	(2)	(2)	(10)	
	Direct Claims Incurred	3	2	(2)	3	
Canada Life Casualty Insurance Company	Direct Premiums Written	81	9	76	166	
	Direct Claims Incurred	68	16	67	151	91%
Canadian Commerce Insurance Company	Direct Premiums Written	37	6	43	86	
	Direct Claims Incurred	75	2	32	109	127%
Canadian General Insurance Company	Direct Premiums Written	4,326	406	5,233	9,965	
	Direct Claims Incurred	6,806	735	3,220	10,761	108%
Canadian Home Assurance Company	Direct Premiums Written	800	211	999	2,010	
	Direct Claims Incurred	953	140	601	1,694	84%
Canadian Provincial Insurance Company	Direct Premiums Written	204	35	237	476	
	Direct Claims Incurred	409	14	176	599	126%
Canadian Surety Company	Direct Premiums Written	2,275	373	2,955	5,603	
	Direct Claims Incurred	2,617	231	1,571	4,419	79%
Chateau Insurance Company	Direct Premiums Written	2	0	1	3	
	Direct Claims Incurred	0	0	0	0	
Chrysler Insurance Company	Direct Premiums Written	0	0	151	151	
	Direct Claims Incurred	0	0	103	103	68%
Chubb Insurance Company of Canada	Direct Premiums Written	5	0	4	9	
	Direct Claims Incurred	(1)	0	3	2	22%
Cigna Insurance Company of Canada	Direct Premiums Written	137	0	35	172	
	Direct Claims Incurred	(85)	0	2	(83)	
Commercial Union Assurance Company of Canada	Direct Premiums Written	6,112	539	5,575	12,226	
	Direct Claims Incurred	5,355	237	3,632	9,224	75%
Continental Insurance Company of Canada	Direct Premiums Written	2,381	150	2,199	4,730	
	Direct Claims Incurred	1,731	763	1,279	3,773	80%
Continental Insurance Company	Direct Premiums Written	867	69	317	1,253	
	Direct Claims Incurred	1,021	185	79	1,285	103%
Co-operators General Insurance Company	Direct Premiums Written	10,701	1,340	10,420	22,461	
	Direct Claims Incurred	16,456	2,302	9,203	27,961	124%
Cornhill Insurance Company of Canada	Direct Premiums Written	141	24	164	329	
	Direct Claims Incurred	283	9	122	414	126%

AUTOMOBILE INSURANCE – 1991

Company		Section A Liability ('000)	Section B Accident Benifits ('000)	Section C Other ('000)	TOTALS ('000)	Overall Loss Ratio
Coseco Insurance Company	Direct Premiums Written	215	18	254	487	
	Direct Claims Incurred	222	3	144	369	76%
Cumis General Insurance Company	Direct Premiums Written	1	0	7	8	
	Direct Claims Incurred	0	0	5	5	63%
Dominion of Canada General Insurance Company	Direct Premiums Written	2,530	203	3,161	5,894	
	Direct Claims Incurred	2,624	311	2,065	5,000	85%
Dominion Insurance Corporation	Direct Premiums Written	2,294	243	4,220	6,757	
	Direct Claims Incurred	3,484	271	3,154	6,909	102%
Economical Mutual Insurance Company	Direct Premiums Written	4,640	805	5,704	11,149	
	Direct Claims Incurred	3,334	1,134	4,205	8,673	78%
Employers Insurance of Wausau, A Mutual Company	Direct Premiums Written	15	1	0	16	
	Direct Claims Incurred	0	1	2	3	19%
Federation Insurance Company of Canada	Direct Premiums Written	189	26	241	456	
	Direct Claims Incurred	45	6	72	123	27%
Fireman's Fund Insurance Company	Direct Premiums Written	11	0	0	11	
	Direct Claims Incurred	(8)	0	0	(8)	
General Accident Assurance Company of Canada	Direct Premiums Written	4,280	422	5,206	9,908	
	Direct Claims Incurred	3,767	443	3,279	7,489	76%
Gurantee Company of North America	Direct Premiums Written	0	0	0	0	
	Direct Claims Incurred	0	0	0	0	
Guardian Insurance Company of Canada	Direct Premiums Written	6,133	869	7,664	14,666	
	Direct Claims Incurred	4,569	801	5,653	11,023	75%
Halifax Insurance Company	Direct Premiums Written	7,035	787	8,366	16,188	
	Direct Claims Incurred	5,481	580	6,234	12,295	76%
Hartford Fire Insurance Company of Can	Direct Premiums Written	2	0	2	4	
	Direct Claims Incurred	1	0	0	1	25%
Hartford Insurance Company of Canada	Direct Premiums Written	4	0	2	6	
	Direct Claims Incurred	5	0	0	5	83%
Home Insurance Company, The	Direct Premiums Written	4	0	1	5	
	Direct Claims Incurred	13	0	3	16	320%
Jevco Insurance Company	Direct Premiums Written	106	62	54	222	
	Direct Claims Incurred	152	(1)	26	177	80%
Kent General Insurance Corporation	Direct Premiums Written	418	84	575	1,077	
	Direct Claims Incurred	735	77	568	1,380	128%
Kingsway General Insurance Company	Direct Premiums Written	17	1	2	20	
	Direct Claims Incurred	0	0	0	0	
Laurentian Casualty Company of Canada	Direct Premiums Written	0	0	1	1	
	Direct Claims Incurred	6	0	0	6	600%
Laurentian Shield Insurance Company	Direct Premiums Written	1,864	25	2,071	3,960	
	Direct Claims Incurred	1,587	27	1,682	3,296	83%

AUTOMOBILE INSURANCE – 1991

Company		Section A Liability ('000)	Section B Accident Benifits ('000)	Section C Other ('000)	TOTALS ('000)	Overall Loss Ratio
Liberty Mutual Fire Insurance Company	Direct Premiums Written	197	12	85	294	
	Direct Claims Incurred	136	0	19	155	53%
Liberty Mutual Insurance Company	Direct Premiums Written	132	44	6	182	
	Direct Claims Incurred	47	10	18	75	41%
Lumberman's Mutual Casualty Company	Direct Premiums Written	54	17	6	77	
	Direct Claims Incurred	(77)	0	0	(77)	
Markel Insurance Company of Canada	Direct Premiums Written	(60)	(1)	71	10	
	Direct Claims Incurred	(45)	4	94	53	530%
Metropolitan Insurance Company	Direct Premiums Written	7	1	0	8	
	Direct Claims Incurred	31	(1)	14	44	550%
Missisquoi Insurance Company, The	Direct Premiums Written	385	77	611	1,073	
	Direct Claims Incurred	361	90	350	801	75%
Motors Insurance Corporation	Direct Premiums Written	0	0	188	188	
	Direct Claims Incurred	0	0	162	162	86%
Niagara Fire Insurance Company	Direct Premiums Written	(4)	0	(4)	(8)	
	Direct Claims Incurred	577	30	46	653	
Non–Marine Underwriters, of Lloyds	Direct Premiums Written	957	99	1,315	2,371	
	Direct Claims Incurred	2,570	168	926	3,664	155%
Norman Insurance Company Limited	Direct Premiums Written	1	0	0	1	
	Direct Claims Incurred	(33)	1	(2)	(34)	
Old Republic Insurance Company	Direct Premiums Written	4	0	2	6	
	Direct Claims Incurred	67	0	138	205	3417%
PAFCO Insurance Company	Direct Premiums Written	14	2	7	23	
	Direct Claims Incurred	(5)	(1)	(1)	(7)	
Personal Insurance Company of Canada	Direct Premiums Written	1,053	168	1,468	2,689	
	Direct Claims Incurred	793	89	991	1,873	70%
Portage La Praire Mutual Insurance Company	Direct Premiums Written	1,592	316	2,159	4,067	
	Direct Claims Incurred	1,950	183	1,521	3,654	90%
Prudasco Assurance Company	Direct Premiums Written	107	13	185	305	
	Direct Claims Incurred	408	34	441	883	290%
Prudential Assurance Company Limited	Direct Premiums Written	3,585	328	3,823	7,736	
	Direct Claims Incurred	3,295	571	2,779	6,645	86%
Prudential of America General Ins. Co. (Canada)	Direct Premiums Written	307	46	434	787	
	Direct Claims Incurred	204	57	240	501	64%
Quebec Assurance Company	Direct Premiums Written	3	0	7	10	
	Direct Claims Incurred	39	1	(59)	(19)	
Royal Insurance Company of Canada	Direct Premiums Written	10,040	828	10,091	20,959	
	Direct Claims Incurred	9,943	1,739	6,457	18,139	87%
St. Paul Fire & Marine Insurance Company	Direct Premiums Written	59	1	75	135	
	Direct Claims Incurred	105	9	64	178	132%

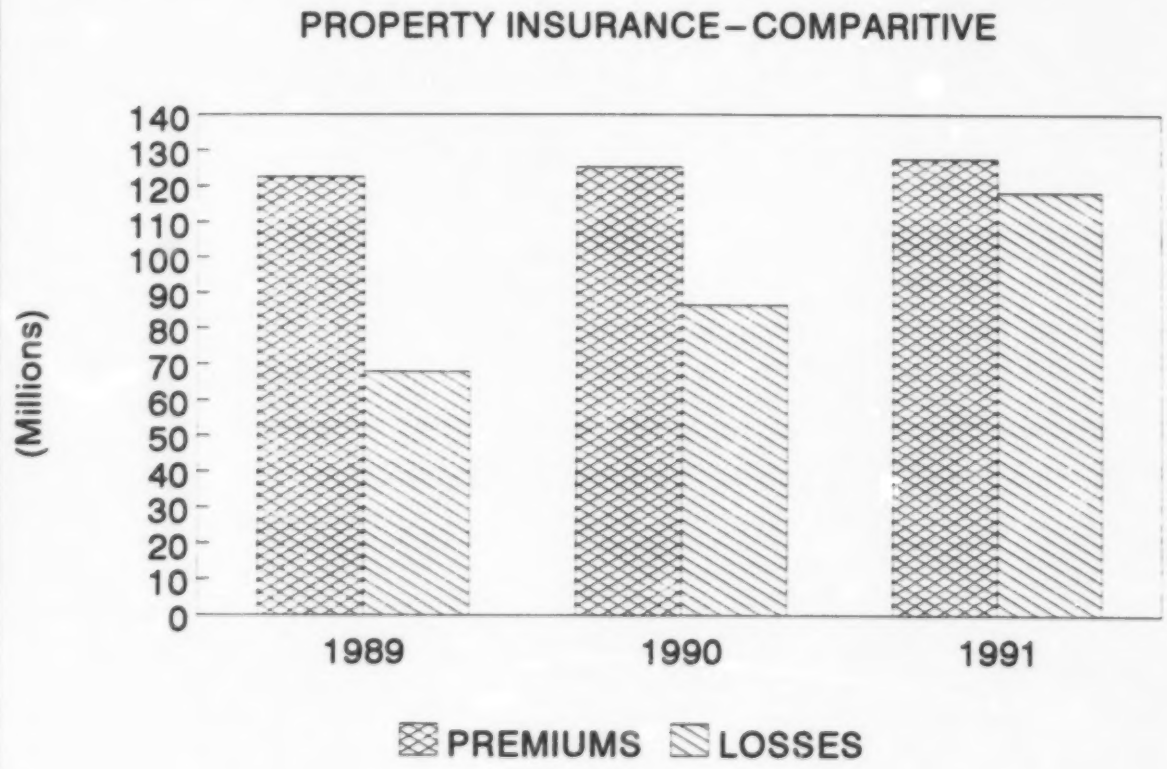
AUTOMOBILE INSURANCE – 1991

Company		Section A Liability ('000)	Section B Accident Benifits ('000)	Section C Other ('000)	TOTALS ('000)	Overall Loss Ratio
Security National Insurance Company	Direct Premiums Written	228	21	362	611	
	Direct Claims Incurred	169	6	241	416	68%
Sentry Insurance A Mutual Company	Direct Premiums Written	15	0	3	18	
	Direct Claims Incurred	13	0	0	13	72%
Simcoe & Erie General Insurance Company	Direct Premiums Written	421	34	439	894	
	Direct Claims Incurred	289	21	361	671	75%
Sovereign General Insurance Company	Direct Premiums Written	454	35	538	1,027	
	Direct Claims Incurred	355	43	345	743	72%
Sun Alliance Insurance Company	Direct Premiums Written	3,437	358	3,723	7,518	
	Direct Claims Incurred	3,508	1,402	2,512	7,422	99%
Tokio Marine & Fire Insurance Company Ltd.	Direct Premiums Written	13	1	13	27	
	Direct Claims Incurred	7	(1)	9	15	56%
Traders General Insurance Company	Direct Premiums Written	529	47	355	931	
	Direct Claims Incurred	334	71	245	650	70%
Trafalgar Insurance, plc.	Direct Premiums Written	77	13	89	179	
	Direct Claims Incurred	153	5	66	224	125%
Transit Insurance Company	Direct Premiums Written	528	0	515	1,043	
	Direct Claims Incurred	964	2	640	1,606	154%
Unifund Assurance Company	Direct Premiums Written	2,148	165	2,777	5,090	
	Direct Claims Incurred	1,508	249	1,998	3,755	74%
United States Fire Insurance Company	Direct Premiums Written	(22)	(2)	(7)	(31)	
	Direct Claims Incurred	(29)	(3)	(3)	(35)	113%
Utica Mutual Insurance Company	Direct Premiums Written	0	0	0	0	
	Direct Claims Incurred	1	0	0	1	
Victoria Insurance Company of Canada	Direct Premiums Written	(8)	0	(1)	(9)	
	Direct Claims Incurred	120	52	9	181	
Wawanesa Mutual Insurance Company	Direct Premiums Written	4,316	464	4,918	9,698	
	Direct Claims Incurred	4,513	377	3,908	8,798	91%
Western Union Insurance Company	Direct Premiums Written	0	0	0	0	
	Direct Claims Incurred	0	0	6	6	
Wellington Insurance Company	Direct Premiums Written	4,035	552	5,434	10,021	
	Direct Claims Incurred	3,524	565	3,981	8,070	81%
Zurich Indemnity Company of Canada	Direct Premiums Written	2,176	226	2,634	5,036	
	Direct Claims Incurred	2,960	363	2,554	5,877	117%
Zurich Insurance Company	Direct Premiums Written	4,952	461	5,638	11,051	
	Direct Claims Incurred	5,637	915	4,649	11,201	101%
TOTALS	**Direct Premiums Written**	**103,614**	**11,457**	**118,000**	**233,071**	
	Direct Claims Incurred	**110,859**	**15,694**	**85,651**	**212,204**	**91%**

PROPERTY INSURANCE

PROPERTY INSURANCE

1989			1990			1991		
Premiums	Losses	Loss Ratio	Premiums	Losses	Loss Ratio	Premiums	Losses	Loss Ratio
122,589,000	67,936,000	55%	125,429,000	86,474,000	69%	127,613,000	118,159,000	93%



PROPERTY INSURANCE – 1991

Company	Premiums			Claims	
	Personal ('000)	Commercial ('000)	Total ('000)	Losses ('000)	Loss Ratio
Aetna Casualty & Surety Co.	0	67	67	34	51%
Affiliated FM Ins. Co.	0	82	82	(33)	
Allendale Mutual Ins. Co.	0	714	714	97	14%
Allstate Ins. Co. of Canada	2,295	42	2,337	1,823	78%
American Bankers Ins. Co. of Florida	1,194	2	1,196	115	10%
American Home Assur. Co.	0	441	441	2,193	497%
American Road Ins. Co.	2	0	2	2	100%
Antigonish Farmers' Mutual Fire Ins. Co.	796	0	796	401	50%
Arkwright Mutual Ins. Co.	0	673	673	(31)	
Boiler Insp. & Ins. Co. of Canada, The	0	4	4	0	
Calvert Ins. Co. Ltd.	0	2	2	0	
Canada Life Casualty Co.	53	0	53	66	125%
Canadian Commerce Ins. Co.	25	2	27	25	93%
Canadian General Insurance Co.	2,906	817	3,723	3,140	84%
Canadian Home Ins. Co.	527	152	679	442	65%
Canadian Millers Mutual Fire Ins. Co.	0	30	30	0	
Canadian Provincial Ins. Co.	139	10	149	138	93%
Canadian Surety Co.	1,591	796	2,387	2,369	99%
Canadian Univ. Reciprocal Ins. Exchange	0	383	383	25	7%
Chateau Ins. Co.	0	9	9	3	33%
Chequers Ins. Co.	71	0	71	0	
Chrysler Ins. Co.	0	(245)	(245)	(119)	49%
Chubb Ins. Co. of Canada	65	136	201	78	39%
Cigna Ins. Co. of Canada	11	540	551	(53)	
Citadel General Assur. Co.	0	0	0	0	
Clare Mutual Fire Ins. Co.			0		
Commerce Group Ins. Co.	0	1	1	0	
Commerce & Industry Ins. Co. of Canada	0	41	41	20	49%
Commercial Union Assur. Co. of Canada	3,590	3,102	6,692	5,298	79%
Commercial Union Assurance Co. PLC	0	3	3	0	

PROPERTY INSURANCE – 1991

Company	Premiums			Claims	
	Personal ('000)	Commercial ('000)	Total ('000)	Losses ('000)	Loss Ratio
Commonwealth Ins. Co.	0	439	439	2,158	492%
Constitution Ins. Co. of Canada	2,029	0	2,029	1,277	63%
Continental Ins. Co.	0	61	61	65	107%
Continental Ins. Co. of Canada	429	4,976	5,405	13,099	242%
Co–operators Gen. Ins. Co.	6,580	1,787	8,367	6,649	79%
Cornhill Ins. Co. of Canada	97	7	104	96	92%
Coseco Ins. Co.	185	0	185	242	131%
Cumis Gen. Ins. Co.	716	186	902	605	67%
Dominion of Canada Gen. Ins. Co.	1,922	879	2,801	2,530	90%
Dominion Ins. Corp.	2,710	2	2,712	1,700	63%
Eagle Star Insurance Co.	8	0	8	1	13%
Ecclesiastical Ins. Office, plc.	0	476	476	454	95%
Economical Mutual Ins. Co.	6,760	1,061	7,821	5,849	75%
Elite Ins. Co.	4	4	8	(26)	
Employers Ins. of Wausau, A Mutual Co.	0	0	0	21	
Federation Ins. Co. of Canada	215	13	228	208	91%
Fireman's Fund Ins. Co.	0	20	20	14	70%
Gan Canada Ins. Co.	67	136	203	87	43%
General Accident Assur. Co. of Canada	2,896	1,247	4,143	3,781	91%
Gerling Global Gen. Ins. Co.	0	213	213	515	242%
Gore Mutual Ins. Co.	0	0	0	99	
Grain Ins. & Guarantee Co.	0	57	57	29	51%
Guarantee Company of North America	0	0	0	0	
Guardian Ins. Co of Canada	4,254	2,720	6,974	7,923	114%
Halifax Ins. Co.	7,875	2,424	10,299	6,502	63%
Hanover Ins. Co.	0	0	0	0	
Hartford Fire Ins. Co.	0	79	79	23	29%
Hartford Insurance Company of Canada	0	20	20	0	
Herald Ins. Co.	0	1	1	0	
Home Ins. Co.	0	51	51	1	2%

PROPERTY INSURANCE – 1991

	Premiums			Claims	
Company	Personal ('000)	Commercial ('000)	Total ('000)	Losses ('000)	Loss Ratio
John Deere Ins. Co. of Canada	0	67	67	58	87%
Kansa General Ins. Co.	0	0	0	(1)	
Kent General Ins. Co.	533	122	655	523	80%
Kings Mutual Ins. Co.	2,332	127	2,459	1,156	47%
Kingsway General Ins. Co.	0	10	10	0	
Laurentian Casualty Co. of Canada	0	6	6	0	
Laurentian Shield Ins. Co.	770	907	1,677	4,354	260%
Liberty Mutual Fire Ins. Co.	10	31	41	(6)	
Liberty Mutual Insurance Company	2	(8)	(6)	0	
London & Midland General Ins. Co.	81	0	81	46	57%
Lumberman's Mutual Casualty Co.	0	512	512	55	11%
Lumberman's Underwriting Alliance	0	455	455	25	5%
Marine Indemnity Insurance Co. of America	0	28	28	2	7%
Markel Ins. Co. of Canada	5	20	25	12	48%
Metropolitan Ins. Co	0	0	0	10	
Motors Insurance Corp.	0	0	0	0	
New Hampshire Ins. Co.	0	166	166	225	136%
New Rotterdam Ins. Co.	3	3	6	(105)	
Niagara Fire Ins. Co.	(9)	0	(9)	93	
Non–Marine Underwriters, Mem. of Lloyds	1,241	729	1,970	4,774	242%
Norman Ins. Co. Ltd.	1	0	1	55	5500%
Old Rebublic Ins. Co.	14	0	14	2	14%
Pacific Employers Ins. Co	0	0	0	(1)	
Pafco Ins. Co.	4	9	13	29	223%
Personal Ins. Co. of Canada	516	0	516	415	80%
Pictou Co. Farmers Mutual Fire Ins. Co.			0		
Portage La Prairie Mutual Ins. Co.	1,219	122	1,341	1,141	85%
Protection Mutual Ins. Co.	0	406	406	388	96%
Prudasco Assurance Company	94	0	94	67	71%
Prudential Assurance Co. Ltd.	2,197	1,533	3,730	4,179	112%
Prudential of America General Ins. Co.	259	0	259	305	118%

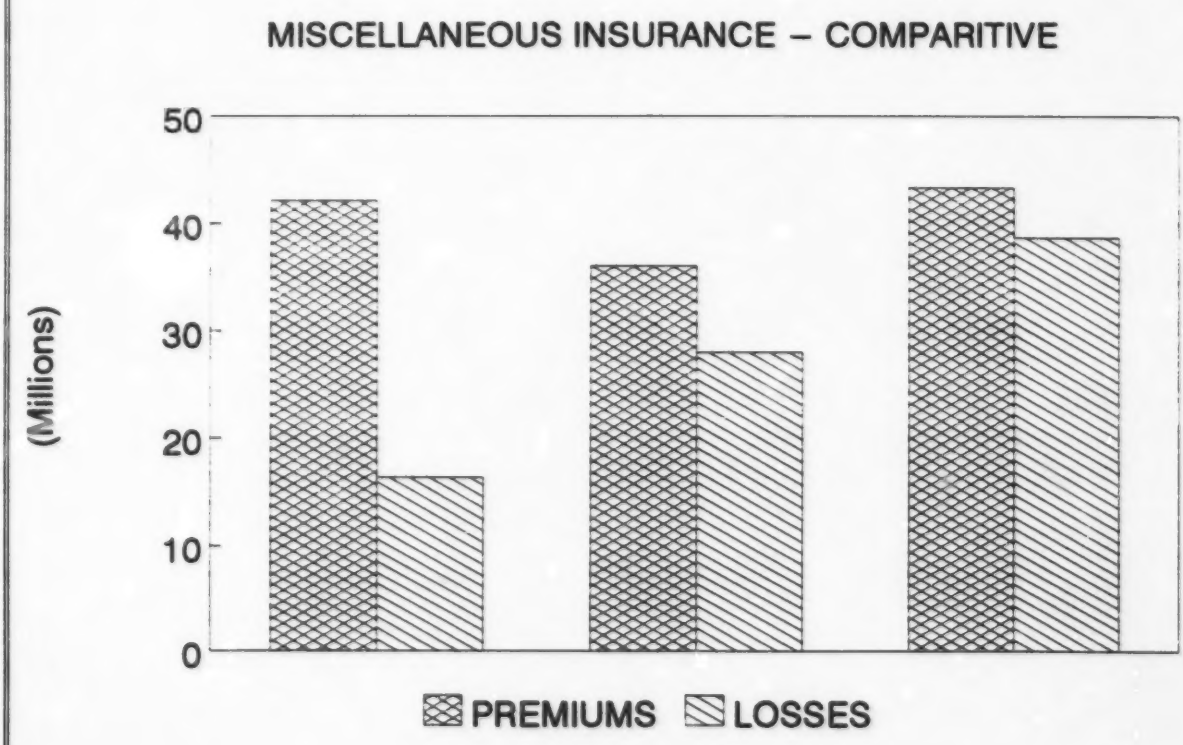
PROPERTY INSURANCE – 1991

Company	Premiums			Claims	
	Personal ('000)	Commercial ('000)	Total ('000)	Losses ('000)	Loss Ratio
Quebec Assurance Co.	0	0	0	1	
Reliance Ins. Co.	0	45	45	22	49%
Royal Ins. Co. of Canada	5,522	5,577	11,099	8,760	79%
St. Paul Fire & Marine Ins. Co.	0	554	554	78	14%
Security Insurance Co. of Hartford	0	20	20	1	5%
Security National Ins. Co.	160	0	160	83	52%
Sentry Ins. A Mutual Co.	0	3	3	(53)	
Simcoe & Erie General Ins. Co	159	919	1,078	1,550	144%
Skandia Group Ins. Co. Ltd.	0	848	848	0	
Sovereign General Ins. Co.	310	633	943	1,235	131%
Sun Alliance Ins. Co.	3,289	2,296	5,585	3,097	55%
Switzerland General Insurance Co.	0	0	0	0	
Tokio Marine & Fire Ins. Co. Ltd.	0	4	4	0	
Traders General Ins. Co.	341	0	341	101	30%
Trafalgar Ins. Co.	52	4	56	52	93%
Transamerica Insurance Co.	0	19	19	4	21%
Transit Ins. Co.	0	264	264	197	75%
Travelers Indemnity Co.	0	0	0	0	
Unifund Assurance Co.	1,761	0	1,761	1,147	65%
United States Fire Insurance Company	0	26	26	11	42%
Utica Mutual Ins. Co.	0	9	9	0	
Victoria Ins. Co. of Canada	0	333	333	106	32%
Voyageur Ins. Co.	37	0	37	10	27%
Wawanesa Mutual Ins. Co.	2,003	185	2,188	1,701	78%
Wellington Ins Co.	4,857	1,311	6,168	5,620	91%
Yasuda Fire & Marine Ins. Co. Ltd.	0	8	8	0	
Zurich Indemnity Co. of Canada	1,329	483	1,812	2,646	146%
Zurich Ins. Co.	2,478	2,582	5,060	4,054	80%
TOTAL	**81,582**	**46,031**	**127,613**	**118,159**	**93%**

MISCELLANEOUS INSURANCE

MISCELLANEOUS INSURANCE – COMPARITIVE
('000)

	1989			1990			1991		
Type	Premiums	Claims	Loss Ratio	Premiums	Claims	Loss Ratio	Premiums	Claims	Loss Ratio
Aircraft	802	381	48%	625	1,135	182%	854	220	26%
Boiler & Mach.	4,002	1,747	44%	3,606	2,617	73%	3,365	(38)	-1%
Warranty & Mtg.	2,810	440	16%	2,393	422	18%	2,277	465	20%
Fidelity	1,842	421	23%	1,943	686	35%	1,969	4,386	221%
Liability	29,771	13,277	45%	24,807	21,963	89%	25,580	28,278	111%
Surety	2,679	133	5%	2,435	1,159	48%	2,628	1,432	54%
Marine & Credit	181	3	2%	197	76	39%	6,640	3,961	60%
Total	42,087	16,402	39%	36,006	28,058	78%	43,333	38,704	89%



MISCELLANEOUS INSURANCE CLASSES – 1991

Company		Aircraft ('000)	Boiler & Machinery ('000)	Warranty & Mortgage ('000)	Fidelity ('000)	Liability ('000)	Surety ('000)	Marine& Credit ('000)	TOTAL ('000)	Loss Ratio
Aetna Casualty & Surety Company	Premiums	10				118			128	
	Losses	(14)				61			47	37%
Affiliated FM Insurance Company	Premiums		115						115	
	Losses								0	
Allendale Mutual Insurance Company	Premiums								0	
	Losses								0	
Allstate Insurance Company of Canada	Premiums					26			26	
	Losses					(5)			(5)	
Alta Surety Company	Premiums						146		146	
	Losses						308		308	211%
American Bankers Ins Co Of Florida	Premiums					199			199	
	Losses					7			7	4%
American Credit Indemnity Company	Premiums							9	9	
	Losses							1	1	11%
American Home Assurance Company	Premiums	45			442	381	38	24	930	
	Losses				368	11,874	3	(18)	12,227	1315%
American Road Insurance Company	Premiums					11			11	
	Losses								0	
Arkwright Mutual Insurance Company	Premiums		224						224	
	Losses		(357)						(357)	
Avemco Insurance Company	Premiums	65							65	
	Losses	3							3	5%
Boiler Inspection & Ins. Co. of Canada	Premiums		644						644	
	Losses		(156)						(156)	
British Aviation Ins. Co. Limited	Premiums	14				32			46	
	Losses	26							26	57%
Canadian Commerce Insurance Company	Premiums					2			2	
	Losses					1			1	50%
Canadian General Insurance Company	Premiums		3		1	658	86		748	
	Losses	(1)				810			809	108%
Canadian Home Assurance Company	Premiums					8			8	
	Losses					20			20	250%
Canadian Lawyers Ins. Association	Premiums					1,258			1,258	
	Losses					2,213			2,213	176%
Canadian Millers Mutual Fire Insurance Co.	Premiums					23			23	
	Losses					11			11	48%
Canadian Provincial Insurance Company	Premiums					10			10	
	Losses					3			3	30%
Canadian Surety Company	Premiums	12	13		32	637	741		1,435	
	Losses		1		48	227	40		316	22%
Canadian Universities Reciprocal Ins. Ex	Premiums					106			106	
	Losses					111			111	105%

MISCELLANEOUS INSURANCE CLASSES – 1991

Company		Aircraft ('000)	Boiler & Machinery ('000)	Warranty & Mortgage ('000)	Fidelity ('000)	Liability ('000)	Surety ('000)	Marine& Credit ('000)	TOTAL ('000)	Loss Ratio
Centennial Insurance Company	Premiums							3	3	
	Losses							2	2	67%
Chateau Insurance Company	Premiums					6	11		17	
	Losses								0	
Chubb Insurance Company of Canada	Premiums		1		4	209	29	33	276	
	Losses				(1)	0	2	(2)	(1)	
Cigna Insurance Company of Canada	Premiums	9				450			459	
	Losses	2				154	1	127	284	62%
Citadel General Assurance Company	Premiums								0	
	Losses								0	
Commerce Group Insurance Company	Premiums	48							48	
	Losses	96							96	200%
Commercial & Industry Insurance Company	Premiums						4		4	
	Losses								0	
Commercial Union Assur. Co. of Canada	Premiums		611		61	1,745	41		2,458	
	Losses		233			936			1,169	48%
Commercial Union Assur. Co., plc.	Premiums	15							15	
	Losses								0	
Commonwealth Insurance Company	Premiums					138		(17)	121	
	Losses					165		260	425	351%
Constitution Ins. Company of Canada	Premiums					22		154	176	
	Losses					78		149	227	129%
Continental Casualty Company	Premiums	47							47	
	Losses	(30)							(30)	
Continental Insurance Company	Premiums		9			31		1	41	
	Losses		(19)		(5)	(821)	(1)	(4)	(850)	
Continental Insurance Company of Canada	Premiums	81	184		40	1,990	4	29	2,328	
	Losses	7	68		6	620	(15)	56	742	32%
Co-operators General Insurance Company	Premiums		62		147	742	4	609	1,564	
	Losses		10		75	430	49	360	924	59%
Cornhill Insurance Company of Canada	Premiums					7			7	
	Losses					2			2	29%
Coronation Insurance Company	Premiums	62				188			250	
	Losses					17			17	7%
Cumis General Insurance Company	Premiums		4		116	76			196	
	Losses				84	22			106	54%
Dominion of Canada General Ins. Company	Premiums		14		7	302	50		373	
	Losses				3	122	(74)		51	14%
Dominion Insurance Corporation	Premiums								0	
	Losses		16		(4)	78			90	
Eagle Star Insurance Company Limited	Premiums							61	61	
	Losses							57	57	93%

MISCELLANEOUS INSURANCE CLASSES – 1991

Company		Aircraft ('000)	Boiler & Machinery ('000)	Warranty & Mortgage ('000)	Fidelity ('000)	Liability ('000)	Surety ('000)	Marine& Credit ('000)	TOTAL ('000)	Loss Ratio
Ecclesiastical Insurance Office	Premiums		6		1	96			103	
	Losses					20			20	19%
Economical Mutual Insurance Company	Premiums		16		12	686	13		727	
	Losses				1	261			262	36%
Elite Insurance Company	Premiums		300			2			302	
	Losses		56			(25)			31	10%
Employers Ins. of Wausau, A Mutual Co.	Premiums					27			27	
	Losses					(4)			(4)	
Employers Re–Insurance Corporation	Premiums					359			359	
	Losses					(129)			(129)	
Federation Insurance Company of Canada	Premiums					26			26	
	Losses								0	
Fireman's Fund Insurance Company	Premiums					37		39	76	
	Losses					37		141	178	234%
Gan Canada Insurance Company	Premiums					106			106	
	Losses					54			54	51%
General Accident Assur. Co. of Canada	Premiums		26		18	788	7		839	
	Losses				29	480			509	61%
Gerling Global General Ins. Co.	Premiums		2			16		30	48	
	Losses		1			4			5	10%
Grain Insurance & Guarantee Company	Premiums					35			35	
	Losses					6			6	17%
Guarantee Company of North America	Premiums				660	464	487		1,611	
	Losses				3,701	198	3		3,902	242%
Guardian Insurance Company of Canada	Premiums		19		43	1,242	180	57	1,541	
	Losses		8		13	1,717	214	56	2,008	130%
Halifax Insurance Company	Premiums		71		6	891	355		1,323	
	Losses		(2)			686	366		1,050	79%
Hartford Fire Insurance Company	Premiums	13							13	
	Losses	3							3	23%
Hartford Insurance Company Of Canada	Premiums					2			2	
	Losses								0	
Home Insurance Company	Premiums								0	
	Losses					22			22	
Kansa General Int Insurance Company Ltd	Premium								0	
	Losses					16			16	
Kent General Insurance Corp.	Premiums					42			42	
	Losses					(2)			(2)	
Kingsway General Insurance Company	Premiums					1			1	
	Losses								0	
Laurentian Casualty Company of Canada	Premiums					3	1		4	
	Losses								0	
Laurentian Shield	Premiums		13		14	202	38		267	

MISCELLANEOUS INSURANCE CLASSES – 1991

Company		Aircraft ('000)	Boiler & Machinery ('000)	Warranty & Mortgage ('000)	Fidelity ('000)	Liability ('000)	Surety ('000)	Marine& Credit ('000)	TOTAL ('000)	Loss Ratio
Insurance Company	Losses				(15)	76	502	29	592	222%
Liberty Mutual Fire	Premiums		3						3	
Insurance Company	Losses					45			45	1500%
Liberty Mutual	Premiums					34			34	
Insurance Company	Losses					(31)			(31)	
Lumbermen's Mutual	Premiums		165			111			276	
Casualty Company	Losses		(110)			(18)			(128)	
Lumberman's Under –	Premiums		2						2	
writing Alliance	Losses								0	
Markel Insurance	Premiums					1			1	
Company	Losses					(7)			(7)	
Metropolitan	Premiums					53			53	
Insurance Company	Losses					22			22	42%
Mortgage Insurance	Premiums			2,124					2,124	
Company of Canada	Losses			465					465	22%
Motors Insurance	Premiums					51			51	
Corporation	Losses					39			39	76%
New Hampshire	Premiums					56			56	
Insurance Company	Losses					(83)			(83)	
New Rotterdam	Premiums						3		3	
Insurance Company	Losses					22			22	733%
Non – Marine Under –	Premiums	301		153		996			1,450	
writers at LLoyd's	Losses	128				44			172	12%
Norman Insurance	Premiums								0	
Company Limited	Losses					2			2	
Norwich Union Fire	Premiums							1	1	
Ins. Society Ltd.	Losses								0	
Orion Insurance	Premiums	6						48	54	
Company	Losses							7	7	13%
Old Republic	Premiums					1			1	
Insurance Company	Losses								0	
Pafco	Premiums					1			1	
Insurance Company	Losses								0	
Phoenix	Premiums	37							37	
Assurance, plc.	Losses								0	
Portage La Prairie	Premiums					351			351	
Mutual Ins. Company	Losses					102			102	29%
Protection Mutual	Premiums		194						194	
Insurance Company	Losses		84						84	43%
Prudasco Assurance	Premiums					5			5	
Company	Losses					6			6	120%
Prudential Assurance	Premiums		30		12	961			1,003	
Company Limited	Losses					1,083			1,083	108%

MISCELLANEOUS INSURANCE CLASSES – 1991

Company		Aircraft ('000)	Boiler & Machinery ('000)	Warranty & Mortgage ('000)	Fidelity ('000)	Liability ('000)	Surety ('000)	Marine& Credit ('000)	TOTAL ('000)	Loss Ratio
Prudential Of America General	Premium					3			3	
	Losses					1			1	33%
Quebec Assurance Company	Premiums								0	
	Losses					34			34	
Reliance Insurance Company	Premiums								0	
	Losses					(99)			(99)	
Royal Insurance Company of Canada	Premiums		400		128	2,220	34	1,696	4,478	
	Losses		113		70	2,017	(1)	1,375	3,574	80%
St. Paul Fire & Marine Ins. Company	Premiums	5				104		3,626	3,735	
	Losses					106		1,224	1,330	36%
Seaboard Surety Company of Canada	Premiums					10	101		111	
	Losses					10	(7)		3	3%
Security Insurance Company of Hartford	Premiums					16			16	
	Losses					2			2	13%
Simcoe & Erie Gen. Insurance Company	Premiums	72				1,402			1,474	
	Losses	(7)				1,242		(8)	1,227	83%
Skandia GRP Insurance Company	Premiums								0	
	Losses					36			36	
Sovereign General Insurance Company	Premiums		8			153			161	
	Losses					21			21	13%
Sun Alliance Insurance Company	Premiums		50		33	1,077	14		1,174	
	Losses		1		6	936			943	80%
Switzerland General Insurance Co. Ltd.	Premiums					9			9	
	Losses								0	
Tokio Marine & Fire Ins. Co.	Premiums		2						2	
	Losses								0	
Trade Indemnity plc.	Premiums							237	237	
	Losses							155	155	65%
Traders General Insurance Company	Premiums					2			2	
	Losses					1			1	50%
Trafalgar Insurance Company of Canada	Premiums					4			4	
	Losses					1			1	25%
Trans America Insurance Company	Premiums					101			101	
	Losses								0	
Transit Insurance Company	Premiums					13			13	
	Losses								0	
Travelers Indemnity Company	Premiums	12							12	
	Losses	7							7	58%
Utica Mutual Insurance Company	Premiums				1	4			5	
	Losses					1			1	20%
United States Fire Insurance Company	Premiums								0	
	Losses					(82)			(82)	

MISCELLANEOUS INSURANCE CLASSES – 1991

Company		Aircraft ('000)	Boiler & Machinery ('000)	Warranty & Mortgage ('000)	Fidelity ('000)	Liability ('000)	Surety ('000)	Marine& Credit ('000)	TOTAL ('000)	Loss Ratio
Victoria Insurance Company of Canada	Premiums				126	1,564			1,690	
	Losses				1	1,529			1,530	91%
Wawanesa Mutual Insurance Company	Premiums					51			51	
	Losses					55			55	108%
Wellington Insurance Company	Premiums		36		48	349	141		574	
	Losses		(7)		1	65	47	(6)	100	17%
Western Surety Company	Premiums						27		27	
	Losses						(4)		(4)	
Yasuda Fire & Ins. Company Limited	Premiums					9			9	
	Losses								0	
Zurich Indemnity Company of Canada	Premiums		19		1	191	11		222	
	Losses		3			149	1		153	69%
Zurich Insurance Company	Premiums		119		36	1,277	62		1,494	
	Losses		19		5	474	(2)		496	33%
TOTALS	Premiums	854	3,365	2,277	1,989	25,580	2,628	6,640	43,333	
	Losses	220	(38)	465	4,386	28,278	1,432	3,961	38,704	89%